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AMERICAN FARMING A HUNDRED YEARS HENCE.

BY THE HON. J. M. RUSK, SECRETARY OF AGRICULTURE.

WHAT farming will be a century hence may at first sight seem to be a matter of pure speculation ; nevertheless, it deserves the most thoughtful consideration of those who take a patriotic interest in the future of the country with which the future of our agriculture is indissolubly bound.

To those who have the shaping of the country's destinies in their hands the future must be ever present. It is only the shallow, superficial or selfish man, never the statesman, who considers a subject affecting deeply the interests of his country solely from the standpoint of present expediency.

My recollections of farm life, with which I have always been closely, and at times exclusively, identified, go back over forty years, and retrospectively I can thus gather material upon which to predicate some of the changed conditions which will attend the growth of our country during the next century.

My boyhood was passed on a farm in what was then one of the Western States (Ohio), in the days of the flail and the old-fashioned plow ; of spinning wheel and hand loom, and home-made clothing ; when settlers migrated westward in " prairie schooners," and business and professional men travelling on business or for pleasure rode in the old-fashioned mail coach or on the canal boats ; when the farmer's main object was to produce on his

land what he needed for his own and his family's consumption, the home markets being scattered and foreign markets hardly accessible ; when millionaires were unknown, and land was plentiful—so plentiful that the possibility of the exhaustion of the public domain in the lifetime of persons then living could not have been suggested without ridicule.

What changes have taken place since those days are patent to all who use their sight and hearing, and they may be readily divided into four classes :

- (1.) Extent and character of our population.
- (2.) Methods of farming.
- (3.) Our trade relations, both interstate and international.
- (4.) The conditions of rural life.

Our population has increased in the past fifty years from seventeen millions to over sixty-two millions, while the population of our cities has increased beyond all proportion to the general increase throughout the country. The age of steam and electricity, of speculation and monopolies, with opportunities for accumulation of wealth never before dreamed of, has drawn from the healthful, peaceful and reasonably prosperous occupation of agriculture many of the brainiest of our young Americans, and many who, without being exceptionally gifted, have yet been readily persuaded to abandon the certainty of moderate well-being in the country for the delusive chances of fortune in the cities. Their places have been largely taken by foreigners in many States, and the result has been that in its character, although not in ratio of increase, the farming population has changed as much as that of our cities. It is my opinion, however, that in diversity of character, the change in our agricultural population will be less marked in the future than in the past, and this for reasons which are set forth sufficiently in the following pages.

Should our population increase as rapidly during the coming hundred years as in the past fifty, it will be at the end of that period not less than four hundred millions. I think it will not so increase ; for one thing, we will not have the same inducements to offer to immigrants. When the price of land goes up, as it is bound to do, and its acquisition requires more money ; when more capital is required to undertake farming, except on the smallest scale, and truck farms near cities bring a high rent and call for the greatest intelligence as well as industry on the part of the

farmer, one of the chief inducements to foreigners to seek our shores, namely the acquisition of farms of their own, will disappear. At the same time the liberal tendencies of all civilized countries, even under monarchical governments, will lessen the number of those who leave the older countries for the sake of greater political freedom. Immigration to the United States will consist more and more of a few comparatively well-to-do persons, seeking opportunities for the profitable investment of a small capital, and who, possessing some education and training in the art of self-government, will readily amalgamate with our own people ; or of the poorest classes well content to serve for a time in the ranks of labor, provided the rate of wages is high enough to reward their frugality with moderate savings.

While recognizing thus the changes which are likely to occur in the character of the immigration to this country, I emphatically do not wish to be understood as opposing immigration. On the field of battle as on the field of labor, I have found immigrants from foreign shores doing their duty heroically and creditably, side by side with their fellow citizens of American birth. I am not insensible to the important part played by foreign immigrants in the wonderful development of our country during the past generation. It is not desirable to forbid immigration, though it is our duty to control it. I am ready now as ever to extend a welcome to every honest, hard-working man seeking our shores to better his condition, and to carve out a home for himself and his descendants in this land of promise. It is no offence that he is poor. Let us take precautions to exclude the criminal and pauper classes, the political maniacs who have declared themselves enemies of all society and government, and then, with a proper enforcement of our laws, so that every voter may recognize the full responsibilities of citizenship, we shall have done all that in my opinion is needed for the protection of our people and our institutions.

The most remarkable changes in the character of our agricultural population will be found in the occupation and the possession by private owners of every foot of land available for tillage. From semi-tropical Florida to the State of Washington, from the lakes and forests of Maine to the orange groves and vineyards of southern California, every acre of land, save what is absolutely untillable or necessarily devoted to

the forest and the mine, will be taxed to supply the needs of three, if not four, hundred millions of people, who will doubtless be then, as now, the wealthiest and least self-denying of any people in the world. More bushels of wheat will be needed to supply our own people with bread than our present average yield of corn, which means three and a half times more than last year's crop, the largest but one of any wheat crop ever harvested in the United States. Irrigation will be practised as a matter of course, wherever water is obtainable, and millions of acres now unproductive will yield rich harvests. American farmers will supply American consumers with half a billion dollars' worth of sugar, whether cane, sorghum, or beet; the demands of our home markets for meat and dairy products will be met by a system of care and feeding which will convert the now commonly accepted ratio of four acres to one cow into something more like four cows to one acre. Science, aided by necessity, will have solved the problems of feeding, so as to secure the maximum result for the minimum feed; waste products will be utilized in a hundred ways not now dreamed of, and we can readily realize that, besides the increased yield due to a better understanding of plant life and culture, and to the remedies for the prevention of the injuries, whether by disease or insects, whereby agriculture to-day loses hundreds of millions of dollars yearly, the application of every acre of our vast territory to the particular uses for which it is best adapted will add immensely to our aggregate productiveness.

What the worth of land will be in those days no man can venture to estimate; but of one thing we can all rest assured, and that is, that the richest inheritance a man can leave to his grandchildren and their immediate descendants will be a farm of many broad fertile acres in the United States of America.

It may not be uninteresting to point out a differentiation into classes among farmers, which I can readily see will gradually take place in this country, and which will have attained its full development before the period of which I write. Every large city already affects the method of farming in the country contiguous to it, and as this suburban land becomes more and more valuable every acre of it will be taxed to its utmost capacity to supply the needs and the luxuries of the city people. For these, glass houses will obliterate the seasons, and strawberries and lettuce in midwinter will no longer

occasion surprise. Such methods of tillage demand the best kind of labor and the constant, personal supervision of the owner or farmer himself, and this of necessity means farms of a few acres. On the other hand, the large farms will no longer be conducted by men who, with their own hands, feed the stock and milk the cows, and follow the plow or cultivate the corn. The exigencies of farm life in those days will tax all the brain power and business qualifications of a man whose life work will demand a better education, in the scientific branches at least, than that of the merchant or the banker, or even the lawyer. The man who farms a large farm successfully in 1993 must be such a man as would be successful in any career, whether professional or mercantile, and who, like the merchant or manufacturer, must command some capital, and be capable of utilizing profitably the labor of his fellows.

The natural evolution of agriculture, under its changed and changing conditions, involves a survival of the fittest, which will necessarily relegate poor farmers—I use the word “poor” in the intellectual sense—not, let us hope, and I truly believe, to the level of the English agricultural laborer, but to the condition of a thrifty peasantry, owning their own homes, with perhaps a few acres of land, but depending principally for support upon wages earned by laboring for others.

In my opinion, the changes in our methods of farming in the future will be brought about by a wide knowledge and application of scientific principles. I do not think it probable that farm implements will be improved very much, although doubtless on the larger farms means will be devised to perform certain operations by electricity or steam. Nor do I lay any stress upon the possible revolution in methods of farming anticipated by those who think that the rainfall may be controlled at will by explosives, a theory which will, long before the time of which I write, have been itself thoroughly exploded and given a place among the curiosities of so-called scientific investigation, in company with its twin absurdity, the flying machine. There will be some change in our methods, owing to a differentiation of farming purposes brought about by the demand for new products, and by the necessity, in order to make farming profitable, of providing for the home demand all that our soil and climate can produce, and by the devoting of certain sections, and even of certain farms, to those pro-

ducts for which they may be specially adapted. Such specialization will be rendered more and more easy as the cost, if not the difficulty, of transportation is reduced. Our means of transportation have been so greatly increased during the past twenty-five years that it is very difficult to imagine their being carried much further; but means will doubtless be found by which the cost of carriage may be greatly reduced, with corresponding facility and ease in transportation.

Our trade relations, probably, will not exercise so great an influence in the changes of the future as they have done in the past. Without in any degree sharing the melancholy forebodings of those who anticipate that a comparatively slight increase in our present population will compel the United States to become a large importer of food products such as our own soil produces, I am of the opinion that long before a hundred years have rolled by we will have ceased to export food products to foreign countries, with the exception of a few products in concentrated form. Our trade in farm products will hence be interstate, not international, and will be regulated by the growth of our population and the consequent extension of our home markets.

It is the conditions of rural life to which I look for the greatest change, amounting to a veritable transformation in the future of agriculture in this country. At first glance it may appear that I have underestimated the transformation which has taken place in those conditions during the period covered by my personal experience. It is unquestionably true that modern manufacturing methods have entirely destroyed such home industries as shoemaking, coopering, tailoring, spinning, weaving, etc., by which so many farmers in the first half of the century occupied their time and added to their modest incomes during the winter months. The farmer's grain is no longer carried to the mill in a sack thrown over a horse's back and kept in place as a saddle for the barefooted boy who, taking the grain to mill, brought back flour for domestic consumption. The old-fashioned bees, the husking and the corn-shelling, with their accompanying sociability and the customary dance, have become almost obsolete in many parts of the country, and with the exception of the South, where, in spite of the changes effected by the war and the abolition of slavery, matters seem to go on in the country districts very much as of yore, there are many features in

which farming life differs from that of forty years ago. The difference is not always, perhaps, in the line of improvement. But in the main, and in its most important features, I believe the conditions of rural life to have changed less in the past half century than the other features of farming to which I have referred; for, while farming implements have been practically revolutionized, while our methods of farming, as, for instance, in dairying, have undergone marked change, while our population has increased, and the trade in our agricultural products has developed beyond the most imaginative conceptions of the farmer of fifty years ago, many of the conditions of rural life, including, I am sorry to say, many of those which are its principal drawbacks, still remain. There is to-day almost the same isolation, for example, as compared with the life of town or city, the same unceasing round of labor, beginning with the dawn and scarce ending with the dark; our country roads are little, indeed, I may say, no better, and school and church facilities in the country districts are not much greater than they were. Now it is in these very conditions that I look for, perhaps, the most marked change to occur in the agricultural life of the future.

In the first place, the average size of our farms will be considerably less than now. There will be large farms, no doubt; but under such a modernized system of agriculture as will unquestionably prevail a hundred years hence, what will be a large farm then would not be regarded as a particularly large farm at the present day. Moreover, for reasons which I have already indicated, there will be a very much greater number of small farms than now, not only in the neighborhood of cities, but in all those sections where irrigation is practised. The result of this will be a greater concentration of population even in rural districts, and hence far less isolation than exists at present, and this isolation will be still further diminished by good, smooth, well-kept roads, bordered with handsome shade trees, and available for travel at all seasons. With such a dense population as we shall then have, electric motors will be established, without a doubt, along many of the principal roads, extending out several miles into the country from every town or city of any consequence. The telephone will be found in every farmhouse, and should the present Postmaster-General be privileged to revisit the scene of his earthly labors,

he will find his dream a reality, with a rural mail delivery which will carry mails daily to every farmhouse in the land. The residents in the country will vie in culture and education with the corresponding classes in the cities, while, with the disappearance of the many inconveniences which now prejudice the wealthy against country life, the business and professional men will look forward to the acquisition of wealth as a means for securing a home in the country, where they can end their days in peace and comfort. No one questions the healthfulness of country life, and its many advantages so far as physical well-being is concerned over the city, and when the country home is equal in comfort and culture to that of the city, no argument will be needed to prove its superiority to the latter.

It would take more eloquence than I have at my command to present to the reader a picture of agricultural life a hundred years from now as it exists in my mind, but I trust I have said enough to interest even those who are not directly concerned with agriculture in its future development, and to impress upon them the importance of giving to the agricultural interests due weight in all plans or legislation looking to the future prosperity of our great country.

It seems not inappropriate that I should take this occasion to emphasize the fact that the Department which represents agriculture in the national government is practically in its infancy. That it does render good service to agriculture there is no question, although the total appropriation for its support, some three million dollars, is considerably less than one per cent. of the aggregate appropriations made for the support of the national government. As the importance of agriculture becomes more and more appreciated by the whole people, and the large part it is destined to play in the development of our country is more widely recognized, it is reasonable to believe, and I personally have every expectation, that the National Department of Agriculture will become more and more liberally endowed, so that at the time of which I write the appropriations made for it, by comparison with those devoted to the other purposes of government, will be proportionate to its true position in relation to the other industries of the country.

J. M. RUSK.

THE SANDWICH ISLANDS.

I.—THE ADVANTAGES OF ANNEXATION.

BY LORRIN A. THURSTON, EX-PRIME MINISTER OF HAWAII AND
CHAIRMAN OF THE HAWAIIAN ANNEXATION COMMISSION.

HAWAII is a small country ; so small that it is represented on the average map by a few dots surrounded by crinkly lines ; but height of stature and girth of waist are not the measure of the man, and Hawaii's importance is not based on breadth of acres, although, as a matter of fact, its area is five hundred square miles greater than the combined area of Connecticut and Rhode Island. Located as it is at the "Cross Roads of the Pacific," midway between San Francisco and Japan, and equidistant from nearly all the principal Pacific ports, Hawaii is the Key of the Western Ocean.

There has, until recently, been little to bring this fact to the attention of the average American citizen ; but it has been recognized and acted upon by the most eminent American statesmen during the past sixty years. As years have passed and the policies of intervention and non-intervention with affairs beyond the limits of the Republic have alternately waxed and waned, one consistent and persistent policy has been pursued by the United States concerning Hawaii, viz : *That the preservation of the Hawaiian Islands from the domination or control of any other great nation is essential to the welfare of the United States.*

This policy was initiated by President John Quincy Adams in 1826, when the United States made a treaty with what was then little more than a breech-clouted nation of savages. It recognized the independence of Hawaii, and treated with her as an equal. This, the first treaty recognition, by any of the great powers,

of Hawaiian independence, has been followed by a succession of treaties, and declarations by American statesmen, all tending to the conclusion that the safety of the Pacific Coast and of American interests in the Pacific Ocean require that Hawaii be either American territory or an independent, neutral, friendly power.

In 1842, President Tyler, voicing also the sentiments of Secretary Webster, thus referred to Hawaii in his address to Congress :

“It cannot but be in conformity with the wishes of the Government and people of the United States that this community . . . should be respected, and all its rights strictly and conscientiously regarded; . . . while its nearer approach to this continent, and the intercourse which American vessels have with it. . . . could not but create dissatisfaction on the part of the United States at any attempt by another power to take possession of the islands. . . . Considering, therefore, that the United States possesses so very large a share of the intercourse with those islands, it is deemed not unfit to make the declaration that their Government seeks, nevertheless, no exclusive control over the Hawaiian Government, but is content with its independent existence, and anxiously wishes for its security and prosperity. Its forbearance in this respect, under the circumstances of the very large intercourse of their citizens with the islands, would justify this Government . . . in making a decided remonstrance against the adoption of an opposite policy by any other power.”

President Taylor in his message in 1849 said :

“The position of the Sandwich Islands with reference to the territory of the United States on the Pacific . . . render their destiny peculiarly interesting to us. It is our duty to encourage the authorities of these islands in their efforts to improve and elevate the moral and political conditions of the inhabitants. . . . We could in no event be indifferent to their passing under the dominion of any other power. . . . And it is to be hoped that no one of them will attempt to interpose obstacles to the entire independence of the islands.”

This was followed, in 1850, by the negotiation and adoption by the two countries of a more elaborate treaty than the original one. In 1851, President Fillmore referred to the islands in his message, expressing the hope that their differences with France might be settled, and continuing :

“Long before the events which have of late imparted so much importance to the possessions of the United States on the Pacific, we acknowledged the independence of the Hawaiian Government. This Government was first in taking that step, and several of the leading powers of Europe immediately followed. We were influenced in this measure by the existing and prospective importance of the islands as a place of refuge and refreshment

for our vessels, and by the consideration that they lie in the course of the great trade which must, at no distant day, be carried on between the Western coast of North America and Eastern Asia."

The occasion for these repeated declarations of principle was the evidently hostile intentions of both England and France toward the islands. In February, 1843, the English actually took possession, and for five months the English flag floated over Hawaii, and all Government business was conducted by a British Commission. A few years later, the French initiated a policy of annexation in the Pacific which it has steadily pursued ever since. All the indications were that the French proposed to extend this policy to Hawaii. So evident were their intentions that the Hawaiian King, Kaméhaméha III., executed a treaty ceding Hawaii to the United States; and forwarded it to Washington with the request for protection against French aggression. Orders were also issued by the Hawaiian Government to hoist the American flag upon the first indication that the French intended to land. Upon the situation coming to the knowledge of Secretary Webster, he announced the American policy by the unequivocal declaration that: "*I trust the French will not take possession, but if they do, they will be dislodged, if my advice is taken, if the whole power of the Government is required to do it.*"

The emphatic position taken by the United States prevented further foreign aggression, and the document ceding Hawaii to the United States, was, after several months detention in the State Department, magnanimously returned to the Hawaiian Government. In 1854 a full treaty of annexation to the United States was negotiated with King Kaméhaméha III., by one of the articles of which Hawaii was to come into the Union as a State. The treaty failed of execution by reason of the sudden death of the King. A few years later, a reciprocity treaty was negotiated with Hawaii, by Secretary Marcy, with no political clause, and a free list far less favorable to the United States than that in the now existing treaty. The treaty was supported by the Senate Committee on Foreign Affairs, but was lost sight of in the mighty struggle over the admission of Kansas and Nebraska. From this time on there were frequent negotiations between the two countries upon the subject of a reciprocity treaty, invariably favored by the American Executive, but opposed by the sugar interests and hampered by the engrossing

questions arising out of Slavery, the Civil War, and Reconstruction.

In 1868, President Johnson recommended a Treaty of Commercial Reciprocity, which had been negotiated by the State Department. The following is an extract from his address :

"It is known and felt by the Hawaiian Government and people that their government and institutions are feeble and precarious; and that the United States, being so near a neighbor, would be unwilling to see the islands pass under foreign control. Their prosperity is continually disturbed by expectations and alarms of unfriendly political proceedings. . . . A Reciprocity Treaty, while it could not materially diminish the revenues of the United States, would be a guarantee of the good will and forbearance of all nations *until the people of the islands shall of themselves, at no distant day, voluntarily apply for admission into the Union.*"

The treaty was not confirmed, however, and negotiations continued from time to time until 1876. In 1875, General J. M. Schofield, then commanding the Division of the Pacific, gave his views to Congress, through Mr. Luttrell, concerning the present treaty, then pending before Congress, as follows :

"The Hawaiian Islands constitute the only natural outpost to the defences of the Pacific Coast. In the possession of a foreign naval power, in time of war, as a depot from which to fit out hostile expeditions against this coast and our commerce on the Pacific Ocean, they would afford the means of incalculable injury to the United States. If the absolute neutrality of the islands could always be insured, that would suffice; but they have not, and never can have the power to maintain their own neutrality, and now their necessities force them to seek alliance with some nation which can relieve their embarrassment. The British Empire . . . stands ready to enter into such an alliance, and thus complete its chain of naval stations from Australia to British Columbia. We cannot refuse the islands the little aid they need, and at the same time deny their right to seek it elsewhere. The time has come when we must secure forever the desired control over those islands, or let it pass into other hands. The financial interest to the United States involved in this treaty is very small, and if it were much greater it would still be insignificant when compared to the importance of such a military and naval station to the national security and welfare."

Admiral Porter at the same time fully sustained the position taken by General Schofield in a communication to Mr. Wood.

In 1876, under President Grant and Secretary Fish, with the active support of prominent statesmen of both parties, a step further in the recognition of Hawaii's importance to the United States was taken, when both Houses of Congress approved of a treaty of reciprocity, giving Hawaii commercial advantages such as had been granted to no other country, and by which the United

States secured from Hawaii the free admission of almost all American products, and an agreement that Hawaii would make no similar treaties with other countries and concede no territory to any other country. The treaty was for seven years, to continue thereafter until after one year's notice by either party.

In November, 1881, General Comly, then United States Minister at Honolulu, reported evidences of British restlessness "on account of the predominance of United States influence and interests in the Hawaiian Islands," and that attempts were being made to extend British power at the islands. In reply, Secretary Blaine sent the following despatch :

" . . . The Government of the United States has with unvarying consistency manifested respect for the Hawaiian Kingdom, and an earnest desire for the welfare of its people. . . . Has always avowed, and now repeats, that under no circumstances will it permit the transfer of the territory or sovereignty of these islands to any of the great European Powers. It is needless to restate the reasons upon which that determination rests. It is too obvious for argument that the possession of these islands by a great maritime power would not only be a dangerous diminution of the just and necessary influence of the United States in the waters of the Pacific ; but, in case of international difficulty, it would be a positive threat to interests too large and important to be lightly risked."

A further despatch in December, 1882, reviewed the relations between the United States and Hawaii, using the following words :

" . . . This Government has on previous occasions been brought face to face with the question of a protectorate over the Hawaiian group. It has, as often as it arose, been set aside in the interests of such commercial union as would give Hawaii the highest advantages, and at the same time strengthen its independent existence as a sovereign State.

"The United States was one of the first among the great nations to take active interest in upbuilding Hawaiian independence and the creation of political life for its people. It has consistently endeavored, and with success, to enlarge the material prosperity of Hawaii. On such an independent basis it proposes to be equally unremitting in its efforts hereafter to maintain and develop the advantages which have accrued to Hawaii, and draw closer the ties which imperatively unite her to the great body of the American commonwealth.

"In this line of action the United States does its simple duty both to Hawaii and itself, and it cannot permit such obvious neglect of national interest as would be involved by silent acquiescence in any movement looking to a lessening of those amenities, and the substitution of alien and hostile interests. It firmly believes the position of the Hawaiian Islands, as a key to the dominion of the American Pacific, demands neutrality, to which end it will earnestly coöperate with the native Government ; and if, through any cause, neutrality should be found by Hawaii impracticable, this Government would then unhesitatingly meet the altered situation by seeking avowedly an American solution of the grave issues presented."

In 1887, President Cleveland and Secretary Bayard took an active personal interest in the subject, and, with the almost unanimous support of a strongly Republican Senate, renewed the Grant Treaty of 1876, for seven years, against the strong opposition of the sugar interests, and in spite of the fact that the financial benefits of the treaty were, apparently, much greater to Hawaii than to the United States. The extended treaty further granted to the United States the exclusive right to enter the harbor of Pearl River, one of the finest harbors in the world, and to establish and maintain a coaling and repair station there for the use of vessels of the United States.

Mr. Blaine stated in 1892 that there was a growing sentiment at the islands in favor of annexation, and in reply to a question as to how the United States Government would receive such an application said :

“ I consider that the acquisition of the islands is of so great importance to the United States that I cannot conceive of such a proposition being refused.”

The foregoing declarations of the United States and its statesmen, which might be multiplied by scores, show, first, that the “ Hawaiian question,” if it may be so called, has never been made a party one and show, further, that it is political, and not direct financial, advantage which has been the moving cause of the acts done and declarations made. There has always been a certain amount of sentimental regard towards the little country, on the part of its great neighbor, from the fact that American missionaries first introduced Christianity and civilization into the islands, and that hundreds of thousands of dollars were contributed by the American people and spent at the islands for that purpose ; but this cannot have radically influenced the leading American statesmen of all parties for two generations. After making all due allowance for United States philanthropy and generosity, the fact remains that the moving cause of the United States policy towards Hawaii has been the conviction that the possession or friendly neutrality of Hawaii is a political necessity to United States interests in the Pacific. With Hawaii in the hands of any hostile power, the only coaling station from Nicaragua to Hong Kong, from San Francisco to Samoa, would be closed to American cruisers, and made

a centre from which hostile descents could be made upon the Pacific coast, and its commerce destroyed.

The objective point of the several treaties has not been a financial one. The treaty of 1876 was not primarily intended as an experiment in reciprocity, for the purpose of extending American trade. It was distinctly pointed out by the opponents of the treaty, when it was before Congress, and freely admitted by its advocates, that the terms of the compact were, financially, greatly in favor of Hawaii. The object in view was not dollars, but that which dollars would not buy, the creation and maintenance of a friendly neutral State. While the financial aspect of the American policy has only been looked upon, from the American standpoint, as incidental to the main object in view, the opposition to the Reciprocity Treaty has always been based upon the claim that, however successful the treaty was politically, the United States was paying too much for its whistle. There are those to whom a dollar blots out the sun. The facts show, however, that not only has American statesmanship and foresight justified the expectation of securing a political benefit; but that the *direct financial advantages accruing to the United States and its citizens, which they would not have received but for the treaty, have more than repaid, dollar for dollar, all loss by the United States through remission of duties under the Reciprocity Treaty.*

This is a strong statement; but the proof of it is simply a matter of statistics. The following statistics have been compiled from official records wherever they were obtainable. Where not obtainable, the facts have been secured by personal investigation. In order to prove the statement above made, let us, first, credit the United States with all the duties remitted in favor of Hawaii; and, second, debit it with all duties remitted by Hawaii in favor of the United States, and all property acquired by United States citizens as the direct result of the treaty.

The total amount of sugar and molasses exported from Hawaii to the United States under the Reciprocity Treaty from January 1, 1876, to January 1, 1891, has been—sugar, 1,002,085 tons; molasses, 1,693,981 gallons. The average duty on sugar, remitted by the United States, has been, in round numbers, \$40 a ton; and on molasses, four cents a gallon. The export of rice during the same period has been 60,455 tons; and of paddy (uncleaned

rice), 4,457½ tons. The average duty remitted on rice has been \$40 a ton; and on paddy \$25 a ton. The few other items admitted free by treaty have been exported from Hawaii in amounts insufficient to materially affect the result. The credits on Uncle Sam's books, for remission of duties on Hawaiian products, under the treaty, then are:

1,002,085 tons of sugar at \$40.....	\$40,083,400
1,893,981 gallons molasses at 4 cents.....	67,759
60,455 tons rice at \$40.....	2,418,200
4,457½ tons paddy at \$25.....	111,437
Total loss of duties by United States.....	\$42,680,796

When the Reciprocity Treaty went into effect in 1876, there were but a few scattered, poorly equipped sugar plantations, most of which were on the verge of bankruptcy, the export of sugar in 1875 having been but 12,543 tons. But for the treaty the sugar business would have continued in the same condition, or, with the aid of East Indian coolies, would have passed under British control, with the consequent development of British influence. The commerce of the country was inconsiderable. The total value of all imports from all countries for 1875 was only \$1,505,000. There were no commercial corporations other than five sugar plantations. There was no regular steam communication with the outside world, and inter-island trade was insufficient to pay the running expenses of one small steamer. There was so little insurable property and so few people who could afford to insure, that insurance cut but a small figure in business.

What the situation was in January, 1891, and what benefits have accrued to the United States and its citizens by reason of the treaty is hereunder partially shown in detail. I divide the benefits into: first, duties remitted by Hawaii; second, profits made and property acquired by Americans. The total value of imports by Hawaii from the United States from January, 1876, to January, 1891, was \$47,603,670, of which \$35,609,995 worth were free by treaty. The duties thereon which would have been collected by Hawaii, and which have been remitted under the treaty, are, in round numbers 10 per cent., amounting to \$3,560,999.

In 1875 the total capital invested in the sugar business was, in round numbers, \$2,000,000, of which about three-fourths, or \$1,500,000, belonged to United States citizens. In January, 1891, the total capital invested in the sugar business was \$33,455,990,

of which \$24,735,610 belonged to United States citizens; increase of sugar property owned by Americans from 1875 to 1891, \$23,235,610. The profits of the sugar business have varied on different estates and in different years, from actual loss, to a profit of \$50 a ton. A conservative estimate of the average profit during the treaty period is \$20 per ton. The total export of sugar from January, 1876, to January, 1891, was 1,002,085 tons. The profit thereon at \$20 a ton amounts to \$20,041,700. The proportion of the total sugar property owned by Americans shown above is 74 per cent., the profits on which amount to \$14,830,858.

A commission of from five per cent. in the earlier periods of the treaty, to one per cent. in the latter, is paid on all sugars sold to San Francisco, to the agents handling it there, in addition to commissions paid the Honolulu agents. The export of sugar has been, as shown above, 1,002,085 tons, which has brought an average price of \$100 a ton, making the total selling price \$100,208,500. Leaving all other exports out of the calculation, this gives a total of commissions collected on sugar alone, by American agents in San Francisco, of \$1,503,000. A further analysis of the commissions collected by American agents in Honolulu would more than double this, as the commission paid there has always been larger than that paid in San Francisco, and the bulk of the crop passes through the hands of Americans. Say, however, that it is no more than the amount collected in San Francisco, and the total commissions collected by American agents on sugar sales during the treaty period amount to \$3,006,000.

In 1875 the total exports from the United States to Hawaii were valued at \$947,260. In 1890 they were valued at \$5,265,051. The total value of all exports from the United States to Hawaii from January, 1876, to January, 1891, was \$47,603,670. There was every indication that but for the Reciprocity Treaty the imports from the United States would have continued to decrease, as they had prior to 1876. If, however, they had continued the same during the sixteen years since 1875, they would have amounted to only \$15,156,160. This shows that by reason of the treaty the United States has exported to Hawaii at least \$32,447,510 worth of goods more than would have been exported without the treaty. It is impossible to say what the exact profit

on these sales has been, but 10 per cent. is a fair minimum, which would give a profit of \$3,244,751.

Since 1875 the inter-island trading fleet has developed from a few schooners and one small steamer, to twenty-two steamers, besides a number of sailing vessels. This increase is due solely to the increase of trade caused by the treaty. During the period mentioned there have been built in the United States and sold to Hawaii nineteen steamers and twenty sailing vessels for the inter-island trade, costing \$1,003,500. During the same period there have been built in the United States, and are now regularly engaged in the Hawaiian foreign trade, under the American flag, three steamers and twenty-three sailing vessels, costing \$2,186,000. In addition to this there are about twelve other American vessels built before the treaty, regularly engaged in the Hawaiian trade, representing an invested capital, in round numbers, of \$450,000, besides a number of transient charters made each year during the sugar season. American ship-builders have therefore built thirty-nine vessels for the inter-island, and twenty-six for Hawaiian foreign trade, a total of sixty-five, which would not have been built but for the treaty, and for which they have received the sum of \$3,189,500. A minimum profit on these transactions would be ten per cent., amounting to \$318,950.

Freights between Honolulu and San Francisco have varied during the treaty period from \$3.50 to \$7 a ton. A conservative average is \$4.50 a ton. The freight on the 1,075,467 tons of rice, paddy, sugar, and molasses, exported during the treaty period, at \$4.50 a ton, comes to \$4,839,601. A conservative estimate of freights on other exports for the same period is \$750,000, a total of \$5,589,601. The freights on imports during the same period are estimated to be larger than those on exports; but calling them the same, we have a total of \$11,179,202 paid as freights on Hawaiian exports and imports during the treaty period. The percentage of Hawaiian exports carried by American vessels during 1890 was 79.24, and of imports, 61.95 per cent. A fair average for the period is, say, 60 per cent. The amount received by American vessels as freight during the treaty period is then 60 per cent. of \$11,179,202, or \$6,707,521. But this is not all. From 32.3 per cent. in 1881 to 15.48 per cent. in 1890, with a fair average of 10 per cent. of foreign freights, have been carried in vessels under the Hawaiian flag.

Of the vessels in the foreign trade under the Hawaiian flag, practically all are actually owned by Americans, the Hawaiian ownership being nominal, to secure Hawaiian registry, the ships being of foreign build and unable to secure American registration. There must then be added to freights received by American vessels, the 10 per cent. freights received by Hawaiian vessels in the foreign trade, or \$1,117,920, making the total of foreign freights received by United States citizens, during the term of the treaty, the sum of \$7,825,441. The capital now invested in inter-island vessels is, in round numbers, \$1,000,000. Of this, \$725,000, or 72 per cent., is owned by Americans. The average profit paid by this business is 12 per cent., or \$120,000 per annum. A fair average for the fifteen years between 1876-1891 would be \$100,000 per annum, equal to \$1,600,000, of which 72 per cent. or \$1,152,000 has been received by Americans.

In 1875 there were, with the exception of a few incorporated sugar plantations, no commercial corporations in Hawaii. In 1890 there were, other than sugar and shipping corporations, forty-three commercial corporations, with a paid up capital stock of \$5,610,421, of which \$3,973,505, or over 70 per cent., was owned by Americans. In addition to this, Americans are the owners of large amounts of other property in Hawaii, almost entirely acquired since 1875. The only method of estimating the value of this is by the tax lists, which credit Americans with paying taxes in 1890 on unincorporated property valued at \$1,399,970. As is the case everywhere, the valuation for taxation purposes is much less than the commercial value of the property; moreover, all taxes paid by children of Americans born at the islands are credited to Hawaiians. The value of unincorporated property, other than sugar plantations, actually owned by Americans and children of Americans in Hawaii, may fairly be estimated at \$5,000,000.

In 1875 the insurance business in Hawaii was scarcely worth considering. During the period from January, 1876, to January, 1890, the premiums collected in Hawaii by American insurance companies have been as follows:

Fire and marine insurance premiums.....	\$900,410
Life insurance premiums.....	1,288,940

To what dimensions the insurance business has grown, is shown

by the fact that the amount of life insurance alone in American companies, in force in Hawaii during 1890, was \$6,400,000.

RÉSUMÉ OF UNITED STATES GAINS UNDER THE TREATY.

First—Duties remitted by Hawaii.....	\$3,560,999
Second—Profits made and property acquired by Americans.	
1. From increase of sugar production:	
(1) Increase of sugar property owned by Americans.....	23,235,610
(2) Profits made by Americans out of sugar.....	14,830,853
(3) Commissions paid American agents.....	3,006,000
2. From increase of exports from the United States to Hawaii, profits on	
\$32,447,510	3,244,751
3. From increase in ship-building for Hawaiian trade:	
(1) Profit on building vessels for the inter-island trade.....	100,350
(2) Profit on building vessels for Hawaiian foreign trade	218,600
(3) Value of American shipping engaged in Hawaiian trade.....	2,636,000
4. From freights earned by American ships:	
(1) Foreign freights.....	7,825,441
(2) Inter-island freights	1,152,000
5. Property in Hawaii acquired by Americans:	
(1) Incorporated property (other than sugar and ships, which are	
enumerated above	3,973,505
(2) Unincorporated property (other than sugar and ships).....	5,000,000
6. Premiums collected by American insurance companies.....	2,189,350
Total American gains under treaty.....	\$70,973,464
Deduct American losses under treaty.....	42,680,796
American net profit under treaty.....	\$28,292,668

The foregoing does not attempt to enumerate all of the profits made by Americans. The dividends of American stockholders in the commercial corporations other than sugar; the passenger receipts of American ships between the islands and California; the profits made in Hawaii by American merchant on the sale of \$47,600,000 worth of imports from the United States; the subsidies paid by Hawaii to American steamships, these and many other sources of profit, evidently large but not easily reducible to exact figures, are omitted. Another source of evidence that the financial benefits to Americans are herein far under, rather than over, estimated is that the total value of exports of Hawaiian produce during the treaty period, almost all of which has been exported to the United States, has been \$114,705,314. The United States has in return sent to Hawaii goods and ships to the amount of \$47,000,000, and specie to the amount of \$9,655,674.89. The remainder, amounting in round numbers to \$56,500,000, has stopped on the American side of the water to pay for goods bought there; to pay commissions, freight, insurance, travelling expenses, education of island children, and other expenditures, all of which, after deducting the small amount necessary to pay for goods purchased in Europe, has gone to enrich and benefit the United States and its citizens to the amount of profit which they have made on each such transaction.

It is no answer to this showing that Hawaii has also profited by the Treaty; that her current revenues have increased from \$878,000 in 1875-6 to \$2,817,000 in 1889-90; that she has been able to make an immense number of internal improvements, which, but for the prosperity produced by the treaty, would have been impossible; that by the treaty she has been raised from commercial insignificance until she stands second on the list of San Francisco's customers—England only taking precedence. What of it? The fact that Hawaii has also been benefited does not prove the results less valuable to the United States and her citizens.

The foregoing statement partially shows the results of the policy of the United States towards Hawaii up to 1890. By the extension to Hawaii of the benefits of the American protective tariff there has been secured to the United States not only the political advantage which it sought, but, without any effort on its part, there has also been secured an enormous addition to her ship-building and foreign export and carrying trade, and there has been created a prosperous, progressive American community, which is no less American because it is across the ocean and under a tropical sky; and no less loyal to United States interests because it faithfully supports and upholds the integrity of the friendly government under which it lives. In 1890 the famous tariff bill became law. The fact that Hawaii admitted free entry of United States goods, in consideration of a protected market for her sugars, and that the opening of that market to the world practically cancelled the benefit of the treaty to Hawaii, cut no figure in the great game of politics. The fact that in the faith of the continuance of that protection upwards of \$25,000,000 of American capital had been invested in the protected industry, and that the proposed law cut off all protection at one stroke, hindered the passage of the law no more than a fly on the rim of a wheel impedes the progress of the coach.

About the same amount of American capital invested in the same business in Louisiana received, in lieu of the tariff protection of two cents a pound, a bounty of two cents a pound on its sugars. By the same stroke of the pen that granted Americans in Louisiana this protection, the price of sugar belonging to Americans in Hawaii was reduced in round numbers from \$90 to \$50 a ton. The same amount of sugar produced in Hawaii, that

sold for \$12,159,048 in 1890, will sell for only \$6,963,504 in 1892, a reduction of \$5,195,544, or 42 2-3 per cent., and the effect has been to reduce the selling price to, or less than, the cost of production, on all but a few of the most favorably located plantations. With rare exceptions, plantation stock is unsaleable. It is inevitable, that, if present conditions continue, an immense amount of capital invested, not only in sugar, but in industries subordinate to and dependent thereon, will be lost, and that all values at the islands will suffer seriously. Under the encouragement of the treaty, the energies of the people have been concentrated upon those articles benefited thereby, to the neglect of other products, or the development of new industries. For this reason, the variety of exports is actually less now than in 1876 and the margin of profits on sugar has been about wiped out. This means decreased exports, which in turn means decreased transportation, decreased imports, and general stagnation of business.

If, when the statistics come in, it is shown that the exports and imports from and to the two countries remain the same in 1892 as they were in 1890, the respective advantages of the present treaty to the two governments will be :

Advantage to Hawaii:	
From duties remitted by the United States.....	\$214,931
From duties collected on imports from United States.....	89,682
Total.....	\$304,613
Advantage to United States:	
From duties remitted by Hawaii.....	\$397,802
From duties collected on imports from Hawaii.....	37,724
Total.....	\$435,526
Excess of advantage to the United States.....	130,913

From the standpoint of justice and good faith toward Hawaii, the present American position is untenable; for, by the treaty, Hawaii is not allowed to grant any special privileges in any of her harbors to any other foreign country, whereby she might take advantage of the peculiar importance of her geographical position and obtain a value in return; nor even to negotiate a commercial treaty with any other country by which reciprocal advantages might be obtained. Meanwhile the United States not only continues to hold the chief advantage of the treaty, but in addition thereto, receives a pecuniary bonus from Hawaii of \$130,000 per annum. Or, in other words, Hawaii is tied to the apron strings of the United States, prevented from helping herself, and pays the United States \$130,000 a year for the privilege. From

the standpoint of protection to American citizens and development of American industries, which is claimed to be the keystone of the present American financial policy, the present American position towards Hawaii does not seem just ; for, on the faith of the protection afforded the sugar industry, American capital was invested in the sugar business in Louisiana, and, when the necessities of the occasion caused a change in the form of the protection, the faith was respected and the same protection afforded in another form. American capital and enterprise, acting on the same faith, pioneered an advance into Hawaii ; built up a friendly political State, and created not only the best customer, for its population, that the United States has, but produced one of the most remarkable exhibitions of creative industrial energy in history.

Hawaii's imports during 1890 were at the rate of \$75 per capita, and exports of domestic produce at the rate of \$144 per capita, or a total foreign trade of \$219 for each man, woman, and child in the country. The exports from Great Britain during 1888 were at the rate of \$31 per capita, and from Canada and the United States during 1889 they were respectively \$40 and \$22 per capita. The value of Hawaiian commerce to the United States is shown by the fact that during 1890 Hawaii's total export and import trade amounted to \$20,105,600, of which \$18,332,000 was with the United States. Its particular importance to the Pacific Coast is shown in the following statement of the foreign trade of San Francisco during the year 1890 :

	Exports to.	Imports from.	Total.
Great Britain.....	\$16,998,695	\$4,685,320	\$21,684,015
Hawaii.....	4,179,311	12,363,450	16,542,761
China.....	3,114,757	5,699,638	8,814,395
France.....	2,182,322	1,246,395	3,428,717
Central America.....	1,789,046	3,012,517	4,801,563
Mex.co.....	1,570,646	800,061	2,370,707
Australasia.....	1,402,316	1,195,047	2,597,363
Belgium.....	1,089,066	725,875	1,814,941
British Columbia.....	871,613	1,570,052	2,441,665
Japan.....	717,362	7,847,974	8,565,336
East Indies.....	495,033	2,385,737	3,880,773
Germany.....	167,593	1,156,098	1,323,691
Philippine Islands.....	59,687	957,954	1,017,621

The question of what the future policy of the United States towards Hawaii shall be is no longer one in which political advantage to the United States and financial advantage to Hawaii are the only factors, as was the case in 1876 ; for a trade has been built up, property acquired, and interests have become vested, which make the financial effect of the future American policy of more importance to Americans than it is to Hawaiians. For

every dollar that may be lost by Hawaiians by reason of that policy, Americans will lose four fold ; while if, by reason of such policy, Hawaiians are prospered, Americans will benefit far more. In other words, American property interests in Hawaii have become so great that it is no longer a simple question of political advantage to the United States, or of charity or justice to a weak neighbor, which the authorities at Washington have to deal with ; but it is a question involving the fortunes of thousands of their own flesh and blood, and millions of dollars worth of American property.

Since the foregoing was written the logic of events has progressed steadily and rapidly, and the United States Government is now brought face to face with a problem, the solution of which must be reached here and now. If American policy of fifty years ago required that a war with France should be risked to prevent French occupation of the islands ; if in 1876 American policy required the Treaty of Reciprocity to secure and protect the political interests of the United States at the islands ; if in 1882 the suggestion of attempted British predominance at the islands required the emphatic utterances of the United States Foreign Office, which are given above ; then in 1893 the same policy imperatively calls for some substitute for such treaty, not only for the reasons then existing, but for the protection of American interests and property.

The independent Hawaiian Government was created by Americans ; it has been repeatedly preserved from foreign conquest and rescued from internal dissension only by means of the moral and physical support of the United States Government and its troops. In spite of all efforts to carry on an independent government under the monarchical system, the reactionary influences have been too great, and that system has fallen through its own inherent weakness and inability to keep step with nineteenth century progress. It has failed and disappeared, irretrievably, beyond power of resurrection. What is to take its place ? The manifest logical tendency of all the relations heretofore existing between the United States and Hawaii has been towards ultimate political and commercial union. The American origin of Hawaii's civilization, laws and judicial system ; the tendency, from the earliest days, to look to the United States for support, not only against foreign aggression, but in matters of business, commerce and social life as well ; the

all but consummated treaty of annexation of 1854; the prophetic utterance of President Johnson in 1868, that "a Reciprocity Treaty would be a guarantee of the good will and forbearance of all nations until the people of the Islands shall of themselves, at no distant day, voluntarily apply for admission into the Union;" the declaration of General Schofield in 1875 that "We cannot refuse the islands the little aid they need and at the same time deny their right to seek it elsewhere. The time has come when we must secure forever the desired control over those Islands or let them pass into other hands," and the emphatic declaration of Mr. Blaine in 1882 that "If through any cause neutrality should be found by Hawaii impracticable, this government would then unhesitatingly meet the altered situation by seeking avowedly an American solution of the grave issues presented;" all these steadily point in one direction and one direction only.

The parting of the ways has been reached in Hawaiian and American history. They must from this point on merge into one and jointly enjoy the mutual benefits and advantages arising from such union, or the islands will be compelled in sheer self-defence of elementary liberties and property rights to seek other means for their preservation.

This statement is specifically and intentionally confined to demonstrating the advantages and the logical necessity of annexation from an American standpoint, as this is a point of view which has, as a rule, heretofore been lost sight of in the shadow of what have been considered the greater commercial advantages reaped by Hawaii under the Reciprocity Treaty, which advantages will be increased tenfold under the impulse which will be given to the entire business of the country if annexation becomes an accomplished fact.

When the facts and considerations imperfectly presented in the foregoing statement are carefully reviewed by the people and statesmen of the United States, I do not believe they will allow these islands to be forced, by untoward circumstances, to seek the commercial alliance and political friendship of other nations—America's rivals—thus weakening the ties binding them to the nation to which they have looked with strong confidence and faith for so many years, and losing to the United States the accrued benefits of sixty years of statesmanship.

LORRIN A. THURSTON.

II. IS IT CONSTITUTIONAL ?

BY GEORGE TICKNOR CURTIS.

IN ANSWERING the question, "Can Hawaii Be Constitutionally Annexed to the United States?" I shall maintain the following proposition: That a foreign country cannot be incorporated into the American Union unless two things concur: First, that the foreign country is contiguous to territory of the United States; second, that in the judgment of the people of the United States, as represented by their Government, there is a controlling public necessity for its acquisition. The Constitution of the United States, Art. 4, Sec. 3, contains the two following clauses:

"SEC. 3. 1. New States may be admitted by the Congress into this Union, but no new State shall be formed or erected within the jurisdiction of any other State, nor shall any be formed by the junction of two or more States or parts of States without the consent of the legislatures of the States concerned as well as of the Congress.

"2. The Congress shall have power to dispose of and make all needful rules and regulations respecting the Territory or other property belonging to the United States, and nothing in this Constitution shall be so construed as to prejudice any claim of the United States or of any particular State."

The phrase "New States" in the first of these clauses does not mean foreign States or foreign countries. It means such States as may be formed or erected according to the provisions of both clauses. These are of two kinds: First, those which may be formed by the junction of two or more States or parts of States with the consent of the legislatures of the States concerned as well as of the Congress; second, States to be formed or erected under the territorial clause out of territory belonging to the United States.

At the time when the Constitution was formed and adopted, the United States owned a large tract of country northwest of the river Ohio which had been ceded to them by the State of Virginia. There was also a confident expectation, which was soon realized, that other States would cede to the United States their claims to other unoccupied lands. The territorial clause is therefore to be interpreted by the purposes for which it was framed. It empowered the Congress to dispose of and make all needful rules and regulations respecting the territory or other property belonging or thereafter to belong to the United States. Upon this clause has been built since the year 1787 the whole system of forming States

out of territory belonging to the United States, and under the first clause cited these new States have been brought into the Union.

In addition to the power of Congress to admit new States formed in the manner above described, Congress has power to make war and the President and the Senate have power to make treaties. International wars sometimes result in the territorial conquest of the one country by the other, but the United States has never made a territorial conquest of a foreign country. In the war with Mexico the armies of the United States defeated the Mexican armies in many pitched battles, and Mexico was compelled to sue for peace. By the treaty of Guadalupe-Hidalgo Mexico ceded to the United States large regions of country, out of which there were afterwards formed territories of the United States, some of which were admitted into the Union.

In regard to the acquisition of a foreign country by treaty there are three precedents which settle the meaning of the Constitution in this particular. The first is the case of Louisiana, which was purchased from France during Mr. Jefferson's administration: first, because it was contiguous to territory of the United States; and, secondly, because it was absolutely necessary that the United States should control the mouth of the Mississippi. The second was the case of Texas, which came into the Union under very peculiar circumstances. Texas was originally a province of Mexico. Great numbers of Americans, principally from the Southern and Southwestern States, invaded Texas, revolutionized it, wrested it from Mexico, and made it an independent country. They made it a slaveholding country, and after the lapse of some time the government of Texas sought to have her admitted into our Union. As long as Mr. Webster remained Secretary of State under President Tyler this matter was not broached. Mr. Upsher, of Virginia, succeeded him, but died suddenly in March, 1844. Mr. Calhoun then became Secretary of State. Alarmed at what he believed to be the designs and intrigues of the British Government to effect the abolition of slavery in Texas by inducing its people to change this feature of their constitution, and considering that this change in the institutions of that country would leave the Southern States of this Union on the "exposed frontier" of a free State from which they would be open to the aggressions of the Abolitionists, Mr. Calhoun took up and carried out a new and

secret negotiation that had been begun by his predecessor, Mr. Upsher, by which Texas was to be brought into the Union as a State through the action of Congress instead of having it done by treaty, which had failed. An arrangement to this effect was made with the government of Texas, and the whole project, together with the correspondence which fully disclosed the motive of the proceeding, was suddenly submitted to Congress at the session which began in December, 1844.

These views and apprehensions of Mr. Calhoun were shared by three-quarters of the people of the United States. They were concurred in by the people of the Southern States without distinction of party ; by nearly the whole of the Northern Democracy and by a few, although not all, of the Northern Whigs. It was only a minority of the Northern people which objected to the acquisition of Texas on account of its being a slave-holding country. This was the second precedent which fixed the conditions under which a foreign country can be brought into the Union.

The third precedent was the case of Alaska. Alaska was purchased from Russia, the controlling reasons for its acquisition being : first, to prevent its annexation by any other power ; and, secondly, to secure certain rights in the Behring Sea, especially the right of catching seals.

These three precedents establish the proposition which I laid down at the beginning of this article. They put a construction upon the Constitution which cannot be lightly set aside.

If I am asked why there should not be a new precedent made which will extend the scope of acquiring foreign territory by treaty so as to make it include the acquisition of a foreign country not contiguous to the United States, and not necessary to any interest of the United States, my answer would be twofold : first, that the Constitution has received such an interpretation for a long period of time as would be entirely inconsistent with the making of any such new precedent ; secondly, that if we acquire Hawaii by a construction of the Constitution which is contrary to the long-settled one, there will be no limit to future acquisitions of the same kind. When once the greedy appetite for more territory is excited it will go on, and will "grow by what it feeds on."

Public attention has been directed to the fact that Governor Marcy, who was Secretary of State under President Pierce, authorized the United States Minister at Honolulu to negotiate a

treaty with King Kaméhaméha for the transfer of the sovereignty of the Sandwich Islands to the United States. Before the negotiation could be completed King Kaméhaméha died and his successor did not choose to alienate the sovereignty of the islands. This action of Governor Marcy is cited as if it amounted to a precedent, but Governor Marcy's personal authority cannot overcome the two precedents of Louisiana and Texas which were established before he came into office, or the precedent of Alaska which was established after he left office. Nor can it overcome the precedent of Florida, which was conveyed to the United States by Spain in order to pay certain debts due from Spain to our government and to citizens of the United States.

Mr. Caleb Cushing was Attorney General of the United States when Governor Marcy was Secretary of State. Mr. Cushing was the author of the phrase "manifest destiny of the American people." He meant by it that the people of the United States were "destined" to possess the earth or so much of it as they could get and keep. The phrase "manifest destiny" was never a favorite with considerate people; nor has the sentiment which it expresses given the world at large a pleasant idea of our national character. I also see quoted the following utterance of Mr. Edward Everett, which shows that he too shared with Mr. Cushing his idea of our "manifest destiny:"

"We have no foreign yoke to throw off; but in the discharge of the duty devolved upon us by Providence we have to carry the republican independence which our fathers achieved, with all the organized institutions of an enlightened community, institutions of religion, law, education, charity, art, and all the thousand graces of the highest culture, beyond the Missouri, beyond the Sierra Nevada; perhaps in time around the circuit of the Antilles, perhaps to the archipelagoes of the central Pacific!"

Nothing could be more extravagant than this. Mr. Everett was a scholar and a statesman, but he was very much given to saying and doing things which he thought would get him popularity. I notice that a New York paper claims that Daniel Webster was in favor of acquiring the Hawaiian Islands as a prime duty of American statesmanship. I should be glad to see the proof that Mr. Webster had any such views. On the contrary, I have no doubt that he would under all circumstances have limited such acquisitions to regions of country on the continent of North America, and that he never would have been in

favor of going over the globe and annexing whatever countries we could buy.

But suppose the programme of Manifest Destiny to be carried out in the case of Hawaii, we shall then have Manifest Destiny substituted for the Constitution. It will not be long before we shall acquire numerous foreign countries in different quarters of the globe. Each of these must have a chief executive ruler. He will not be likely to be selected from the aboriginal inhabitants of the country, but he will be an American. Indeed a bill has already been introduced in the Senate of the United States by Senator Morgan looking to indefinite acquisitions of foreign territory and providing—

“That whenever the United States shall acquire dominion over any foreign country or place, by treaty or annexation or otherwise, the President of the United States, with the advice and consent of the Senate, may appoint a Governor for the same and a legislative Council, to consist of any number of persons, not less than five nor more than twenty-five, whose acts shall be subject to revision or repeal by Congress; and, unless the treaty of annexation or cession shall otherwise provide, said Governor and Council shall constitute and conduct all provisional government for such country or place until Congress shall otherwise provide by law.”

These governors will be virtually proconsuls; and as the Roman proconsuls were not scrupulous about the methods by which they enriched themselves, so our American proconsuls will not be too delicate in the same matter. They will be very useful persons in a Presidential election, for they will be able to contribute to the purposes of a political campaign ten times as much money as any other class of officeholders all told.

Suppose, however, that the new precedent is made by the acquisition of Hawaii against the construction of the Constitution, what is the use in having a written constitution, or in having its meaning interpreted by precedents that have been established under it by the constituted authorities of the country? I leave this question to be answered by those whom it concerns. It is to be hoped that before anything else is done there will be a searching Congressional investigation of the circumstances attending the late revolution. It may turn out that it was fomented by interested foreigners and that the leaders of the revolution received improper assistance from the United States authorities.

GEORGE TICKNOR CURTIS.

FADS OF MEDICAL MEN.

BY CYRUS EDSON, M. D., SANITARY SUPERINTENDENT NEW
YORK HEALTH DEPARTMENT.

FROM time to time some form of treatment for disease or some medicine becomes suddenly popular. Physicians of repute give their testimony and record their belief in the new specific, and the patients who have been benefited manifest that strange enthusiasm to get others into trying their remedy which is so marked a characteristic of the average man and woman. The newspapers find out the latest craze and reporters become learned in many long words technically descriptive of various parts of the body or of the action on these of the new treatment. For a time he who reads or listens to the talk of others would believe the elixir has been found at last, that elixir, of which Pythagoras dreamed and which Lord Bacon thought might exist—the wonderful cure-all which is to vanquish every disease; and then, within six months, a year, two years at most, the new remedy has been forgotten or has sunk into a modest place in the pharmacopœia and the new treatment is old and of small respect. The part which medical men play in puffing these fads into prominence and repute is a most important one. Without their countenance and indorsement nothing could be done. That they so countenance and indorse them may be attributed to several causes, some inherent in medical science, others reflecting the highest praise on the physicians themselves, and again others which may only be condemned.

First and foremost of these must be reckoned the enormous number of causes which are behind any disease. It would seem to be simple enough to attribute the fever which ordinarily follows the fracture of a leg to the irritation which is set up in the limb by the accident, yet in point of fact, that fever is not seldom the result of the sympathetic disturbance of nerve centres, as, for example, those of the stomach, and in treating it it becomes necessary to take these into consideration. I have selected this

illustration because the results of such an accident as the fracture of a leg would appear to be of all things the simplest to diagnose. When we approach such ailments as nervous diseases we find ourselves literally wandering in a maze through which there is no path. It is commonly enough known, even by those who have not studied medicine, that, while each disease shows certain symptoms common to each recurrence of it, each case must be treated separately and allowance made for many things peculiar to the patient. Among these are his or her occupation in life, habits, food, constitution or stamina, previous ailments, and, above all, heredity or those tendencies which have come from his parents. Dr. Oliver Wendell Holmes in "Elsie Venner" makes the old family physician refer to the knowledge he has gained, during many years of practice, of the hereditary constitutions of his patients, and the doctor adds that no school of science, no medical education, can give this knowledge to his young competitors. All this is true, wonderfully true; and it is the lack of just this knowledge of the past which makes some cases of disease so terribly puzzling and which makes each case individual in itself.

It is this individuality of cases, this fact that to one patient we must give a teaspoonful of medicine, while the next will take two, that is at the basis of the ultimate failure of all "cure-alls." And, oddly enough, it is this very individuality of cases, bringing with it to the physician so many hours of anxious thought, that makes him reach out and welcome the new treatment. He is so terribly anxious to relieve his patients, to do them good, that in the blind maze of uncertainty in which he finds himself, he hails with delight anything that promises hopefully. The practice of medicine might be defined, not unfairly, as a succession of conundrums presented for solution, with death to the patient as the penalty for failure. Who then may blame the physician for welcoming that which calls itself the key? It is the fashion to blame physicians for their ready adherence to the new, but it is an unjust fashion when the facts are considered.

There have been many medical fads, some of which have been almost funny to any one who looks at them scientifically, while others have had vitality enough to retain a place, shorn, however, of the vogue they once had. The latter are in the majority, for the greater number of these fads have really had some good in them and have been most excellent for some diseases.

About the first medical fad I can remember was the water cure. I have never personally gone through nor seen this treatment, but I know it from my reading. The patients who went to the water-cure establishments were obliged to live the most absolutely regular and simple lives. They took plenty of sleep, lots of exercise; they lived on the simplest but very nutritious food; they were forced to so exist as to give the recuperative powers of nature the fullest opportunity. Naturally, those who were worn out by work or the demands of society, whose digestion was ruined by rich food, who had, in short, lived in defiance of every law of hygiene, derived great relief and permanent benefit. True, the health conditions of the life were accompanied for the patients by an everlasting round of washing themselves in various ways, and means were taken to stimulate the excretory glands of the skin to the utmost through the use of the wet packs. Cleanliness is certainly good, and the latter helped nature to rid the body of the waste. As for the rest of the water treatment, the douches, the baths, the massage that accompanied them; no harm was done by them as a general rule. The real value of the hydropathic treatment is now thoroughly recognized; it is capitally well designed to give a person a chance to rest and to build himself up; then, too, it is a stimulant and tonic to the nervous system, but it is not the cure-all it was once believed to be. It was, of course, run into the ground; patients went to the establishments whose cases were far beyond the treatment of rest, exercise and plain food, and so it fell into disrepute by failure. Yet in some cases it is as valuable to-day as ever.

Perhaps the queerest fad of modern times was that which placed the elixir of life in blue glass. That the color of light has certain influences on life, especially life of the lower sort, as in plants, is a fact. Plant life is undoubtedly affected by the color of light, and animal life needs light. If an animal be deprived of light it will become what is called anæmic, but exactly why, no one knows. Reasoning from the observed effects of blue light on some plants, the inventor of the fad prescribed baths under blue glass for all. You were to strip yourself, I remember, and lie down under the blue glass for many hours each day. And the queerest thing about the whole business was the fact that some of the devotees not only declared themselves benefited by the treatment so long as they believed in it, but were unquestionably so benefited. I

say, so long as they believed in it, for I do not think there are many, if in fact there be one, who bathes in blue light now.

The effect of belief or faith, the effect of mind over the matter of the body, is one of the mysterious things in all science. It is unquestionably a fact, demonstrated beyond all dispute by thousands of observed cases. Long before it was admitted or studied by scientific men it was commonly known, and that, too, among races of little mental development. Who shall say when the first enemy prayed his enemy to death among the natives of the South Sea Islands? Who can tell when the first Obi man "put cunjer" on him who had defied him? The religious mysteries of vanished nations are full of recorded occurrences that may only be explained by this extraordinary power.

Let me state the fact as it has been seen. It appears to be possible for the mind of a man or woman to cause physical changes to take place in the body of that man or woman, nor have we at the present time any data showing the limit of this power. Here is a case recorded in print, as apt an illustration as may be asked: Charcot, of Paris, took a patient in the hypnotic state, placed on his skin a piece of common brown paper wet with water, and then told his patient he had put a blister on him. At the end of an hour the paper was removed, and there was a blister in its first stage—the inflamed edges, the minute cells full of serum, the partly detached skin. Now, in practice, we class a blister among those things which act mechanically—that is, by no exercise of will on the part of the patient can we suppose a fly-blister to be estopped in its action. Yet in this case the action of the blister was imitated by the action of the patient's mind. It is impossible to express in words the amazement one feels when one hears of such an experiment.

The scientific study of this strange power has revealed it to be subjective and not objective. Translating these words so dear to the German metaphysicians, we know the mind can only act on its own body, never on the body of another. If I desire, for example, to produce the blister on the body of another, I can only do this by in some way causing the mind of that other to produce it. If that other be in the hypnotic state—for purposes of this explanation this means that that other has surrendered all free will and that his mind will work under the suggestion of my will—then I suggest the

blister to him, use the paper or anything else to deceive him, and his mind does the rest. I should, perhaps, say at this point that I am speaking of hypnotism at second hand and not from my own observation. The knowledge that this power is subjective in the patient and not objective from the operator was not had prior to the time that it was scientifically studied. In the mysteries, in the work of the Obi man, it always appears as objective, and doubtless those who observed its workings honestly believed it to be so.

From what I have said, something of the remedial effect of faith on disease may be imagined. If you could persuade people to believe that the application of a cat's tail to a rheumatic limb would cure them, it is beyond a question that such an application would do them good. On this, then, rests many of the stranger fads of practice, such as the Faith Cure, directly and indirectly, the Grape Cure, the Milk Cure, the Water Cure, the Rest Cure and, in fact, nearly all of the cure-alls. As we have seen in discussing the water cure, some of these have distinctly hygienic conditions which enable nature to do her best for the patient, but added to these, and largely aiding them, comes the belief which brings about the curative influence of the mind on the body.

It may be asked whether I am not a believer in the Faith Cure. Unquestionably I am, as every physician is forced to be before he has been many years in practice. But I believe in the Faith Cure only when it is subjective; I have not a grain of belief in it when it becomes objective. And more than that, I believe in it only as an aid, as one of the remedial agents which help the patient; I have no belief in it alone except in a small class of nervous diseases. It is perfectly well known that the physician who is most successful with a patient is he in whom that patient has the most confidence, and it is equally a fact that the belief which the majority of patients have in the power of physicians to help them is one of the most important, if not the most important, factor in the successful practice of medicine. What are these but variants of the Faith Cure? Every physician has seen cases in which the patient was convinced he or she would die, and this frame of mind is of all the most dreaded by medical men, for when it appears drugs lose much, if not all, of their power to aid. But, while we recognize all these things, we can yet condemn

and laugh at the practice of the Faith Curists, for they declare their power to be objective and they claim for it an extent and range which is absurd.

Such alleged discoveries as the cure of cancer by the use of a certain plant, and the elixir of life invented by Brown-Sequard must be classed among the fungoid growths which mark the decay of the scientific mind. A word must be said, however, for the exaggerated estimates frequently given to new discoveries which are in themselves of value, and it is not unfair to rank these exaggerations among the fads of medical men. When a new drug or new medicine is brought to the attention of the profession it is rarely understood fully. Before it may be properly classed a thousand experiments must be made with it, and during these experiments the good derived from it is almost invariably overestimated. This is owing to the law which governs the effects of all medicines. For under this law every medicine does good and evil. As the good effects are often immediate, while the evil take time to show themselves, it naturally follows that they of the more hopeful sort see the former only. A striking instance of this is to be found in chloral, which, when first discovered, was hailed as a sedative having no evil in its train. We know now the chloral habit to be as awful in its effects as the morphine habit. The lesson this teaches is obvious; a medicine must be thoroughly tried before we can say what it is worth, nor should we allow ourselves to join the faddists who hail the coming of the cure-all at last.

Every new treatment, every fresh drug, every medicine that is discovered is one more drop from the great ocean of knowledge segregated that we may study it for the benefit of mankind. In it there is good and evil, but if we approach it with reverent earnestness and study that we may know, we can assure ourselves that we are helping on the great science to which we have devoted our lives. This is reward enough, and this reward shall surely come to the physician who will work. The amelioration of the physical ills of man is the end and aim of our most noble profession, and it is pleasant to remember that even the enthusiasts aid in the great work by their devotion to their fads.

CYRUS EDSON.

RECOLLECTIONS OF GEORGE SAND.

BY MADAME ADAM.

DURING the years 1868-1869 George Sand wrote to us more than once as follows : “ My friends, I start for X—— in search of a scene for a romance ; will you accompany me ? ” We always seized the opportunity with joy. The particular trip which I shall describe served as a frame for the novel *Malgré Tout*, of which the Empress Eugenie was generally said to be the heroine. I never asked Mme. Sand whether this was true, for she would have been sure to answer me as she had a hundred times before : “ While I always make use of my own observations in my books I do not write novels *à clef*.”

Madame Sand had come to Paris from Nohant, and one morning we all—M. Adam, Edmond Planchut, my daughter and myself—started for Ste. Ménéhould. M. Adam and Mme. Sand adored the game of dominoes, which they played with great skill. They always carried a set with them when going on a journey and no sooner would we have started than they would begin making the most amazing combinations. They would have nearly worked out some wonderful mathematical problem, when the train, with a sudden movement, would send the baggage, and, of course, the dominoes, in all directions, which would put us into fits of laughter and them into a very bad temper. In another instant, however, all would be serene once more, and they would start again with more enthusiasm than ever.

George Sand was much attached to Edmond Planchut. We called him “ the shipwrecked one ” (*le naufragé*), for he had really been shipwrecked on one of the islands of the Philippine group, in a Belgian sailing vessel, and had narrowly escaped death by the capsizing of a small boat containing seventeen of his companions. Cast upon the coast without any resources and with their clothes

in shreds they were afraid to venture inland. They lived for several days on shellfish. Despair finally seized them all, and more than once they longed for death. Edmond Planchut, however, volunteered to go in search of relief for himself and his comrades.

They all thought him mad, but nevertheless were willing to help him in an adventure that could not possibly put them in a worse plight than that in which they found themselves. Planchut started out alone, carrying under his arm a little casket, which, with his clothes, was all he had saved from the wreck. On the road he encountered some kindly folk who brought him to the Spanish governor, a young man who had not yet had time to learn that one can be severe without being cruel. In vain did Planchut tell him of his sorry plight, and of the miserable condition of his seventeen companions.

"Who will guarantee me that you are not bandits?" asked the governor. "Why should I put you on your road again? You have not a single paper by which to establish your identity."

"I have some letters addressed to myself, and they are in this casket," replied Planchut; "they can establish my identity. In Europe these letters would possess the value that they have for me, but how can I suppose that the person who wrote them will be known to you?"

"Known or not—what can these letters prove?" said the governor unrelenting. "You may have stolen them."

"Here are my letters from George Sand—stolen!" repeated poor Planchut, indignant at being insulted in his misery.

"What! letters from George Sand!" exclaimed the governor. "Can it be true?"

Planchut had already gained the door, having lost all hope. He turned round again, however, the tone in which the young man had pronounced the name of George Sand having once more kindled hope in his breast.

"Show me those letters," cried the governor.

Planchut opened the casket, and the young Spaniard, who had passed a year in study in Paris, and who was a fanatic on the subject of our great romancer, read George Sand's letters carefully, and then questioned the "wrecked one" as to their contents, Planchut's answers being of course correct. From that moment for-

ward the governor treated him as a friend, and sending for his companions, put them all on the first Spanish vessel that was leaving the port.

Madame Sand experienced great pleasure, as half laughingly and half seriously she listened to Planchut when he told her this story. M. Adam, however, never ceased teasing "the shipwrecked one" by declaring that he did not believe a word of the story, that he did it to let Madame Sand experience the joys of Monsieur Perrichon; and Madame Sand reproached Adam for his scepticism, while Planchut defended himself with devilish ingenuity. Nothing could have been more amusing than that scene.

George Sand's two leading traits were goodness and generosity. I have never seen her display her superiority in the smallest degree. Her benevolence and charity to the unfortunate throughout her life were unsurpassed.

We arrived at Ste. Ménéhould, that celebrated town rather vulgarly re-named, "Pigs' feet," and went to a small "town hotel," with an enormous kitchen at the end of which was an immense open fireplace, in which large fagots glowed and crackled. We were all famished. Madame Sand relieved us by ordering something to eat. We were then shown to our rooms, and had an hour to make our toilets.

Some commercial travellers had just left the rooms to which we were assigned. While I was opening the windows to air the room—and it was necessary to do so—my daughter and M. Adam had been searching in all directions for somewhere to wash. I heard their exclamations, followed by laughter. I was soon laughing myself, when Madame Sand, Planchut, M. Adam and my daughter returned each with a small jug in one hand containing about a pint of water. Obviously the people who had been in the hotel before us had never washed themselves! One can imagine what fun we had when on asking for more water the landlady sent us word that we would surely ruin her ceilings! But if water was scarce, the wine was perfect, the cooking succulent, and food abundant in the Hotel de Ste. Ménéhould. We found our dinner excellent, and we were all in fine trim to enjoy it.

The next day Madame Sand and M. Adam went together to visit the battlefield of Valmy. At breakfast they had a long chat about the celebrated countermarch of Dumouriez, who in 1792 blocked the Duke of Brunswick's route to Chalons and to Paris.

M. Adam, whom Monsieur Thiers called "the General," wished us to join him in his enthusiasm over Dumouriez, and with the aid of forks and salt-cellars explained to us on the breakfast table the position of the two armies so graphically that my daughter and myself understood the situation at once and joined our admiration to that of our strategist.

"If the Prussians return to France, which I think is very unlikely," said M. Adam, "our defence against invasion has become classic, and our generals could not forget Valmy."

"Don't predict war, Adam," replied Mme. Sand; "it has become impossible in our humane epoch, thank God. The Prussians won't make war against us, and we won't be indiscreet enough to declare it against them."

During the Austro-Prussian war I saw much of Heftzer, the founder of *Le Temps* and one of the few French people who favored Austria. Heftzer was a Strasbourger and knew the ways of Germany. I am from Picardy and was brought up on souvenirs of the invasion. How many times had they told me the words of the Germans in 1815: "We will return."

I hate the Prussians, who, with the English, are the enemies who bear most hatred towards the Picards.

"After the Austrians," said I to Mme. Sand, "it will be our turn. You will see that the Prussians will make war upon us; they have thought of nothing else since Jéna. If you read their school books, you would not doubt it. I think the war is probable, and I am not afraid of it."

"War is horrible," replied Mme. Sand. "Heaven preserve France from it. A series of calamities would be preferable, because war surpasses any number of misfortunes heaped upon one another."

"The Empire is war," added Adam, "because the Empire cannot give liberty. Does it desire liberty? France will allow it to continue eighteen or twenty years, never longer, and Napoleon III. will soon require to make another move."

"Why!" he added, "I met Thiers recently—we were leaving the Legislature together—and he said to me as follows, word for word: 'Adam, it is you who are in the right. There is nothing possible in France but the Republic. The day that the Emperor discovers that he will have to choose between the Republic and war, he will choose war; and never at any period of our history

were we so badly prepared for it.'” Monsieur Thiers made this statement to M. Adam in the Spring of 1869.

The carriage which was to convey us to Verdun—a large open vehicle with two horses, was ready. It was to have us at Verdun in four hours—so they said. It was then half past eleven in the morning, but it was nine o'clock that night when we arrived at that place which Quesnay de Beaurepaire defended so heroically, and which he refused to surrender to the allies, and set fire to in preference to giving up the keys.

The route to Islettes was monotonous. Mme. Sand was disappointed with it. She looked to the right and to the left, and nothing escaped her on the road that we traversed.

“I won't have a note to make of to-day's excursion,” she said; “let us sup at once and go to bed so as to be up early in the morning. I hope that the ‘Dames de Meuse’ will have something better in store for us than what we have been treated to on the road from Dumoniez to Brunswick.”

My daughter and I slept in the same bed, as there were only three rooms to be had at the hotel, which was filled with officers from the garrison. Tired out, and with the prospect of getting up early, we retired at once and went to sleep, but we were soon awakened by feeling a legion of bugs crawling over us. I lighted my candle—horrors! our sheets, our night-clothes were covered with bugs, which seemed to be raining down from the top of the bed. We jumped up and called “General” Adam, who was sleeping in the next room. He came in and declared that he would disperse the hideous battalion, which had, however, been already put to flight by the light, and gave us his bed. We slept for three or four hours, but were afraid of being late as Mme. Sand exacted from us the extraordinary punctuality which she invariably practised herself.

When we met our great friend we told her of our lamentable adventure. She shrugged her shoulders, did not give us one word of commiseration, and smilingly replied: “See what you get from not smoking! Two or three cigarettes, or half a cigar, would have chased them all away. Travellers, male or female, who don't smoke, are not travellers at all.”

“And Christopher Columbus?” said Alice, my daughter, with an inquiring air; “he could not, then, claim the reputation of being a traveller, as he did not smoke?”

"You have no luck, Topaze, in your choice of an example," replied Mme. Sand—Topaze being the name she called my daughter. "You ought to know that he discovered America with the sole object of endowing suffering humanity with the benefits of tobacco, and remember this, you most ignorant of girls, as soon as Columbus discovered the isle of Cuba, he charged two men of his ship to take him ashore. He returned saying that he had seen many men and women, Indians, with little lighted tubes, inhaling a delicious scented smoke. These happy people were smoking. When you have become learned, Mademoiselle, you will have the right to argue." And as Alice was pouting a little, Mme. Sand added, "Come, come, be happy as the day is lovely. I am sure the 'Dames de Meuse' will do honor to their reputation to-day. *En route* we will have as recompense—a bushel of shrimps."*

The site of the "Dames de Meuse" is the most charming imaginable. To get there was one of the objects of our little journey, and it was going to figure in a romance for which our distinguished friend was in search of a frame.

George Sand had an extraordinary faculty for divining places. She was conversant with geology, she knew by the composition of the earth what sort of trees and flowers would be found there. She could write about a place without ever having seen it, could describe just how the light would be thrown upon certain rocks, how it would be reflected upon the water, in the distance, on the woods. On arriving at the "Dames de Meuse," after having thrown a rapid and searching glance around her, she said to us, with her bright smile, "I have found it. I am charmed."

In order to reach the inn at the "Dames de Meuse" you have to take a boat. You are rowed over the most limpid waters imaginable, and for the moment turn your backs upon the rocks that they call "Les Dames de Meuse." Once at the inn, however, they are full before you. Madame Sand looked round her in silence. She did not make a note in our presence, but till very late at night I heard her busy pen scratching away, her room being next to mine, and my daughter made the remark that our friend's pen was still "chattering" to her paper.

To our great delight, Madame Sand wished to have breakfast

* The shrimps of Meuse are the most celebrated in France.

served in the open air. The river was babbling round the rocks. We talked of this delightful country that differed so materially from the monotonous sadness of the road from Ste. Ménéhould to Verdun. The fields that surrounded us were magnificent; the corn was commencing to ripen. Madame Sand, who had a passion for horses, had a long conversation with the inn-keeper about the race of cattle peculiar to the country. Small, but beautifully formed, they gave one the idea of possessing great strength, and looked like a cross-breed between the Dutch and English horses.

For a short time while Edmond Planchut and Adam were arranging for our trip to the rocks of the "Dames de Meuse," Madame Sand, my daughter and myself, talked romance. Madame Sand in the most natural manner interested herself in what I was doing, counselled me, and told me of her own experiences. Madame Sand, like all her generation, was averse to the peasantry; in short, she classed them with those who could not understand art. I had just conceived the idea of making the heroine of my next novel to be loved of an artisan. I wanted to make him a very noble character, with the highest regard and devotion for his family, notwithstanding the fact that his father was only a simple workman. I told my story of *Saine et Sauve* to George Sand, and it really made her very angry.

"That is truly culpable," she said to me, "to make a hero of one of those men whose only recompense for his vulgar existence is the satisfaction of making money. No, those people can never possess any poetry—that would be too much.

"It is easy enough to find a good and noble artisan, as a large number among them are, imbued with a moral grandeur that is unsurpassed, but I hold that one injures them by making poetry out of this. Simply because one of these artisans, without previous education, is filled with ambitious aspirations, but has no talent, you robe him with glory.

"Is it thus that I should form my next hero?" said Madame Sand, laughingly. "I am going to make him a violinist of genius—I have the title *Malgré Tout*. Let us hear what you will call your cotton spinner? His name will be?"

"Abel" I answered.

"Well, that's amusing! *par exemple!* That is the name of my violinist. I don't ask you to change it, we will both keep it.

You are going to make your vulgar 'patron' imaginarily instructed—in letters, in rights, in sciences—eh !”

“Certainly.”

“Mine won't know how to spell ! Allons, allons, Juliette” —Madame Sand jokingly called me thus—“I demand that you surpass yourself, that you will work at your *Saine et Sauve* with ardor, and that you will put into it all that you are capable of. It will be a tilt between us.”

“You who are so good, you are cruel now,” I replied. “How could you want me to continue my poor little book now that you have spoken of a tilt ?”

“Oh, pardon me, you are stupid, my child,” she replied. “There are always among the students some who try to equal their mistress,” said Madame Sand, and she embraced me with that effusion which she bestowed upon thosewhom she liked.

“Now for the boats,” cried Planchut.

“I demand a letter from Madame Sand before embarking,” called Adam ; “one never knows what may happen ; we might be shipwrecked, especially as we are with Planchut, and I want something to bribe the governors of the coast so that we can get back again.”

“I wish to observe, Adam,” said Madame Sand, “that in teasing Planchut you annoy me exceedingly.”

“What do you expect ? It is base envy,” replied Adam. “I want to have been wrecked or to save some one who has been.”

“Keep quiet, or I will hit you,” cried Madame Sand, laughing.

The water of the river was so clear that we could distinguish the plants underneath and the fish swimming among them. Adam and Planchut rowed the boat. The sun lit up the water with a thousand fires, while the shade enveloped the rocks with a vestment that nearly blotted them out. The trip was delightful and gave infinite pleasure to Madame Sand.

As we were leaving the “Dames de Meuse” Madame Sand said to us : “Now, my children, I must find a road in the forest that ascends.” We therefore set out in quest of a hilly road in the forest.

The woods of the Meuse, like those of Ardennes, are magnificent, every description of northern tree being found there. Madame Sand, as soon as she had discovered the place she wanted, got out of the carriage and walked along behind us.

Nothing could give an idea of her youth or gayety when she was on an excursion ; she pitted us one against the other, and batted our ideas about like balls, her own serving as the racket. This used to amuse her to a great extent. She walked along—her cigarette in her mouth—notwithstanding her sixty-five years, with such agility that it was with difficulty that we kept up with her. Although she appeared to be entirely occupied with us and our jokes, she nevertheless observed all that was going on about her, discovering, perhaps, in the distance some rare flower for her greenhouse, noting some effect of nature that she would afterwards write about, “taking in” the sky, the earth, and the vista with her large eyes. “She could see out of the back of her head,” my daughter used to say.

Adam, who was so serious, and who was interested in nothing but politics, never had a dull moment when near Mme. Sand, to whom he was devotedly attached. Planchut, a similar devotee, anticipated her slightest desires and I, to whom she was the greatest of women, the glory of her sex, the beloved teacher and admired mistress, was always ready either to listen to or to divert her while my daughter, who seldom conversed, but whom nothing could quiet if she thought she was in the right, interestedly listened to Mme. Sand, who returned to us affection for affection and devotion for devotion.

Our inn that night was very comfortable. Good beds, good food, good lodging. The next day Mme. Sand visited the grotto of Han on the Belgian frontier. It is one of the prettiest in the world, and she was very enthusiastic about it. She had now discovered the complete scene for *Malgré Tout*. When we returned to Nohant she said to me : “You are friends who accompany without preoccupying. A few days’ journey together brings out one’s character better than ten years in Paris. You three are all excellent, although Adam is too much of a tease about shipwrecks. I always loved you, but I think I love you all a little more since our discovery of the place which will exhilarate the personages in *Malgré Tout*.”

Another search for romantic quarters, on which Madame Sand took us, was from Dieppe to the Château d’Argues on the border of the sea. I will tell about it some other time.

In the following year, 1870, we were at Nohant, at the time when the possibilities of war were first being discussed. Madame

Sand suffered intensely from the tragic perspective that all at once presented itself to our eyes. From the first hour she anticipated defeat, but Adam believed in the victory and in the triumph of the Republic. The events of 1792 and the victories of Dumouriez recurring to his memory, he said to us :

“Do you remember our journey from Ménéhould to Verdun when I told you what Monsieur Thiers said to me ?” He was addressing himself to Madame Sand.

“And you,” she replied, “do you recollect having told us then that never, at any epoch of our history, were we so badly prepared for it. I fear, Adam, for our country. Return to Paris, see Monsieur Thiers and tell him to do all that is possible to oppose the war. It will be the grandest act of his life.”

JULIETTE ADAM.

MODERN INSURANCE AND ITS POSSIBILITIES.

BY RICHARD A. McCURDY, PRESIDENT OF THE MUTUAL LIFE INSURANCE CO. OF NEW YORK; JACOB L. GREENE, PRESIDENT OF THE CONNECTICUT MUTUAL LIFE INSURANCE CO. OF HARTFORD; SHEPPARD HOMANS, PRESIDENT OF THE PROVIDENT SAVINGS LIFE ASSURANCE CO. OF NEW YORK, AND CLARENCE H. KELSEY, PRESIDENT OF THE TITLE GUARANTEE AND TRUST CO. OF NEW YORK.

MR. McCURDY:

The possibilities of insurance are determined like those of any other business, by ascertaining how far it can be made to pay.

The particular form of insurance to be considered in the following remarks is Life Insurance, with incidental reference to other branches.

Any form of insurance, whether it be purely mutual, proprietary or fraternal, if not conducted on a paying basis, must necessarily fail. The purely mutual company will drop asunder; stockholders in a proprietary company will wind up the concern, or it will go into the hands of a receiver by process of law; enthusiasts who sustain Clergy Mutual Leagues and Employees' Benefit Associations will grow weary in well-doing and try to reinsure their risks or leave them to their fate. Assessment societies come to grief when the assessments are levied too often, and the shores of the ocean of Indemnity are strewn with innumerable wrecks of craft, fantastically named and equipped, which have met the common fate of all non-paying enterprises in a commercial age.

These are primary facts; and yet they involve an apparent paradox.

For there is, theoretically, no money made by insurance. Insurance is technically held to be all loss. Companies or associations which carry on the business are only the distributors of loss. A voluntary loss, submitted to at once by the insured, removes

the danger of a far greater loss which may otherwise happen at any time. But as the prime purpose of the aggregate premiums is to pay losses, so the single premium paid in each case by the insured is primarily a loss to the insured. The ship that goes to the bottom, the warehouse that is burned, or the life that perishes, takes out of existence just so much actual or potential capital, and the insurance money that replaces it in whole or in part is only the product of individual contributions of smaller sums, which have been sacrificed in advance, in prevision of the dreaded catastrophe or of the inevitable doom.

Where, then, is the point of contact between the first and second propositions ?

It is here : That while pure insurance is but a distribution of loss, the machinery of distribution must be so constructed as to impose the minimum of self-sacrifice upon the insured and to secure for his money the maximum of productiveness. These results must be attained under conditions of the business established by long and wide experience. Experience is used in its technical sense, meaning applied statistics. Productiveness, for present purposes, means applied intelligence.

How far have the possibilities of insurance been already tested ?

Francis, in his "Annals of Life Insurance," enumerates, in addition to the ordinary forms of life, marine, and fire insurance, and annuities, among others, the following schemes : to insure marriage portions ; for preventing and suppressing thieves and robbers ; for insuring seamen's wages ; for the insurance of debts ; to insure masters and mistresses against losses by servants, thefts, etc. ; for insuring and increasing children's fortunes ; insurance from house-breakers ; insurance from highwaymen ; insurance from lying ; rum insurance and cattle insurance.

The marauding barons of the middle ages who, after lives of rapine, built churches and left money for masses, may be considered to have made elementary attempts to insure their future felicity. Whether the investment paid has never been ascertained.

It is recorded, also, that pilgrims to the Holy Land established a sort of Tontine, by depositing money before leaving, which was to be returned two or three-fold to those who had the luck to

come back alive. The stay-at-home members, in accordance with the spirit of the age, probably lay in wait for the returning travellers and made money. Modern Travellers' Insurance Companies do not, however, compass the death of their policy-holders. They give them the option of "your money or your life," and—they take the money.

But this is a digression.

To-day we have in successful operation employers' liability companies and various companies which insure against defalcation and breach of trust, real-estate titles, plate-glass and boilers, live-stock, hail, investments, health and accidents. The insurance of impaired lives has also been practised to some extent, but with limited success.

But in each and all of the above absolutely nothing is looked for by the insured except reimbursement in a monetary way for loss. The company, as distinguished from the assured, must make money, but the money so made is only so much additional tax imposed on the assured, which he is compelled to submit to in order to obtain the benefits of the coöperative principle. A distinction must therefore be drawn between insurance conducted simply as a loss-distributing agency by and for the benefit of the contributors, and the business of insurance carried on at the expense of the contributors by others for their own profit. In the first case there is theoretically no profit; in the other there may or may not be, according to circumstances.

We have, therefore, to consider how the practical conduct of the insurance business can be made profitable, first, to those who conduct it, and, second, to their patrons. It must pay the first class, or no attempt would be made to carry it on. It must pay the second class, or any such attempt, in the long run, would be unsuccessful. Is it not possible to carry on the business of insurance, by and for the contributors, on the same lines as those on which the business is managed for a proprietary body, so that the contributors may realize a profit instead of a loss? Here is another paradox apparently greater than the first.

The manager of a proprietary company engaged in any other kind of business does not make money by simply putting away his talent in a napkin, or, in other words, relying alone on the process of accumulation at compound interest, which is the cardinal idea of improving funds for insurance purposes purely, but by

exercising the same scrutiny and sagacity in the profitable employment of those funds in other ways for the benefit of the proprietors, as if he were an individual banker or manufacturer. Apply the same principle to the management of insurance funds for periods of sufficient duration to bring the results under the uniform operation of the law of average and we have found the key to the combination.

Life insurance is the only branch in which the two essential conditions of the best paying insurance are united, viz., a perfect scientific basis in the laws of mortality and length of time in contracts to permit accumulations and the full fruit of wise investments.

It has been during the last twenty years that the individual has realized the possibility of making money by endowment policies or accumulative dividends through the application of the principle of compound interest. This may seem to be in a strict sense impossible, for the insurance company must be paid for the risk of death, and that must come out of the premiums in one way or another. Compound interest might not alone produce anticipated results. But the investment of premiums held to await the maturity of policies, by methods not contemplated under the early limitations assumed to be fundamental, may and often does supplement the process of accumulation at compound interest, and thus results in actually making money for the insured.

For instance : Large profits were made during our Civil War by sales of gold at high premiums. Much money has been made by rises in real property bought for improvement or taken in at judicial sales. Advance in the value of many securities held by insurance companies have greatly increased either their surplus or dividend-paying power. It is plain that if the money paid for premiums can be made more productive in the hands of the insurers than it would have been in the hands of the insured, the addition will go to pay the cost of the machinery and to reduce the cost of the insurance. It follows that if the addition can be made large enough the whole of the premium or its equivalent might be returned to the insured, at last, and the protection would cost him nothing. And this is not a hypothesis. It is a fact. The records of the progressive companies show many instances where this has been the case. It

will be objected that this is not insurance but banking or simple trading. Granted: but the banking and the trading are ancillary to the insurance, and they replace the waste of the one by the profit of the other. This is in precise analogy to, although undoubtedly an expansion of, the fundamental assumptions of the business. Insurance premiums are cast on a scale which shall leave substantial margins of surplus in addition to reserves required to guarantee fulfilment of obligations. Interest above the rate assumed in their calculation is always reckoned as one of the sources of surplus, and as such becomes an integral factor. Notably is it the case in various forms of accumulative policies. This is pure banking, and recent methods have merely brought the banking factor to greater fruition for the benefit of the insured. The insured are also, through the aggregation of small individual contributions, made partners, *pro rata*, of those who often control the world of finance and reap the profits which attend the sagacious employment of large capital at propitious junctures. The apostles of the *non possumus* propaganda denounce this as rank heresy; but it is the theory of management of the progressive American life-insurance offices of to-day, and has given, and promises to give, in the future, to the business of pure life insurance, itself but a distributor of loss, the capacity of actually making money for its patrons; and this, too, without the sacrifice of true conservatism. Probably no more careful and conservative set of men could be found in any centre of financial activity than are the managers of the investment function of life-insurance companies in general and of those popularly known as the "great" life-insurance companies in particular.

But the banking feature, however important it may be, is nevertheless only one of the many elements of successful life underwriting. Probably in no other business are so many educated intelligences brought into the service of the participants in its success. To the development of the American idea, from the formulas of the early managers and actuaries to the present combinations, which almost exhaust the capabilities of the interest and mortality tables, must be attributed in a greater measure than to the banking element the phenomenal growth of life insurance in this country; but still more is it due to the unflagging energy and prolific ingenuity of the men—executive officers and mathematicians of high scientific attainments working for a com-

mon end—who have infused into their business activities the enthusiasms of a new crusade for the elevation of an administrative experiment into a robust school of faith and practice. The enthusiasms of these have been passed on to and assimilated by hosts of bright-minded and aggressive agents to whom the blending of philanthropy with closely calculated monetary problems offers sympathetic attractions possessed by no mere project of profit without protection or of protection without profit. No other business enterprise commands the services of agents possessing, as a class, higher moral and intellectual qualities, and their devotion is secured as much by this appeal to their sympathies as to their pockets. The American people are not slow to recognize and to reward devotion and enterprise wherever they meet it, and especially among their own countrymen. They recognize with patriotic pride the achievements of American companies which, through American agencies, have pushed to primacy in every civilized country one of the exemplary institutions of their land, and they reward them by their generous patronage and support.

The whole difference between the time when our ancestors were engaged in the rudest industry, and barely obtained a precarious existence by constant exertion, to the present condition of comfort for every industrious person and of luxury and wealth for multitudes, does not lie in any change that has been made in natural resources, or in the forces at the service of man. The entire change has been brought about simply by the application of intelligence to these forces and resources. The soil and the forces are constant quantities. The progressive agent in the accumulation of wealth is merely brains. Like every other human activity, if insurance can be made to pay it must be by the application of ingenuity, of thought, of experience, of wisdom. Can these, in sufficient power, be brought into its service with such effect as to make it so useful that the risk may be carried and the surplus become a substantial contribution to the wealth of the insured? Experience has answered that they can, and the answer becomes more emphatic as the accumulation of wealth becomes greater.

But time is of the essence of the problem also. The tendency of capital, when it grows beyond a moderate amount, is to increase with great rapidity, and the longer the process is continued

the greater the rapidity of the increase. Stephen Girard said that all the difficulty of accumulating an enormous fortune lay in securing the first hundred thousand dollars; and there is no doubt that any man who succeeds, having started with his own hands, and brain, in collecting a moderate competence, will be able, by continuing the same kind of effort on the same principles, if only his life and energies remain to him, to multiply indefinitely what he has obtained. The longer the life and the effort, the greater the accumulation. When the life or the effort ceases the accumulation ceases also. One or two companies, however, are based on the principle of "pay as you go." They have eliminated the accumulative factor, and consequently receive a limited support, mainly from the less intelligent and the impecunious classes. Accumulation is held to be exclusively the business of the individual and not of the company. Carried to its logical conclusion this view of the functions of capital would have neutralized organized effort from the dawn of civilization.

Wise management freed from antiquated precedent and dead tradition; accumulation superimposed upon indemnity; legitimate methods of increasing accumulation systematically employed; adoption of long deferred periods of repayment or distribution; recognition of the fact that insurance must be conducted on a paying basis, just like any other business that succeeds; in fine, a continuously productive union of the capital of the intelligent policyholder and the skilled labor of the experienced and successful life underwriter, supported by highly instructed and organized agency forces—these to day are demonstrating the possibilities of insurance in ways till recently not fully understood, and it is to these that we must look for even greater developments in the future.

RICHARD A. McCURDY.

MR. GREENE:

The possibilities of life insurance are embraced under two general heads: What especially can life insurance do; and for whom can it be done. But, in view of the multitude and peculiarity of the plans presented to the public, a third matter becomes of nearly equal practical importance, viz.: What life insurance cannot do.

Insurance is indemnity; it is replacing a value which has been

destroyed. A burnt house cannot be restored, but its value can be collected from other house-owners and paid to its owner who is thus indemnified ; the loss is absolute but it is distributed so that it does not fall on the original loser.

A life that is earning money for those dependent on it has as distinct a money value to them as a house or business block, or ship, or stock of goods has to its owner, which value those so dependent lose when that life ceases. But that lost value can be collected from others and paid to the dependents, so that it does not fall on them but on the contributors. That is indemnity for the loss of life : that is life insurance. Its usual machinery is by the collection of premiums beforehand, in anticipation of losses, and holding the premiums to be applied as the losses occur.

All the potencies, possibilities and limitations of life insurance are suggested in this definition. It can provide for every wife and child the indemnity, the money value, of the life of the husband and father ; for every estate, indemnity for the loss of the control of the owner ; for every creditor, indemnity for the loss of his debtor ; for every partner, indemnity for the loss of his co-partner ; for a corporation, indemnity for the loss of a specially valuable manager. In short, life insurance can legitimately provide indemnity to every person who is liable to lose money in losing a life on the continuance of which the receipt of the money depends. Scarce a family, scarce an estate, scarce a partnership, scarce a creditor, but stands more or less in danger of money loss by the loss of the productive life. Every such life is a proper subject for life insurance ; every dependent on the value of such a life, on its money-earning or producing or conserving power, is a proper beneficiary of life insurance in some degree.

The applicability of life insurance to the members of the community, either as insurers or beneficiaries, is almost universal. Nearly every one needs in some degree its protection ; on every one who has made others dependent on his life's product rests the duty of giving them its protection. Tens of millions in this country ought to be insured, because on them depend scores of millions whom they have made so dependent in some manner.

But life insurance must be paid for and it is the reverse of cheap, unless it is in a nearly worthless form. It is possible to those who can pay, and in the degree to which they can pay its cost.

This leads to an unfortunate limitation of its uses. Comparatively few can provide immediately all the indemnity their dependents need; more can provide a partial and, perhaps, very inadequate protection, and as we go down the scale of ability to pay premiums for thoroughly secure insurance, we find an increasing popularity for the makeshift schemes which seem to promise a great deal for a small present outlay in the more ambitious of the assessment or natural-premium companies, and for the industrials which collect premiums of a few cents a week for a small benefit, a necessarily expensive way, making the insurance as costly relatively as buying coal by the hod.

The death rate rises as men grow older, and the cost of their insurance, therefore, increases with age. But the "level premium" companies charge a premium which does not increase, but which after paying the smaller cost of the earlier years leaves a reserve for the greater cost of the later years. This gives an absolute stability and certainty to the operations of every well-managed company. Its policies will be paid in full no matter how small its membership may become.

Those who can pay the level-premium rate for all the insurance their dependents need get a secure indemnity at its lowest normal average cost, assuming that a proper company is selected. Those who cannot so take all the insurance needed, but do so take all they can pay for, get absolute security for that much and get it at the same rate of cost as the largest and wealthiest insurers. Their families will get what they pay for; they pay only its proper and necessary cost.

The assessment or natural-premium companies professedly charge each year only the assessments or premiums necessary to pay the actual death losses and expenses of that year, and nothing for a reserve against the increasing mortality as their policyholders grow older. While such a company is comparatively young its assessments are comparatively small, and it appears to be giving insurance very cheaply; and this form of insurance is therefore attractive to those who either have little to buy insurance with, or who from ignorance suppose the favorable conditions are permanent. But the assessment company does not agree to pay an absolute sum, only what it can collect by way of assessments up to and not exceeding a certain sum. What may be realized on a policy depends wholly on the degree of success in collecting the

assessment made to meet it ; that depends on the number who can be assessed and on their willingness to pay.

As the company and its members grow older, the death rate rises, the assessments increase in frequency and amount, the burden of carrying its uncertain promises grows, and after a few years grows very rapidly, until new blood can no longer be attracted to come in and pay the heavy losses of the old ; and the best risks among the latter begin to drop out in increasing ratio, until those who have borne the burden longest and have perhaps become impaired risks, and unable to get insurance elsewhere, find themselves left with practically no one to be assessed when they die, and the whole thing collapses. This is the invariable lesson of their history. These companies not only lack cohesion, but the growth of the assessment or natural premium with increasing age is a positive, constant, and, at last, irresistible disruptive force, assisted in its effect by the growing uncertainty of the amount collectible by assessment. Their value to the community is therefore, on the whole, more than problematical. They offer a deceptive substitute and by present apparent cheapness induce people to forego an immediate beginning on the only substantial, satisfactory and finally cheapest form of real indemnity.

Those who can pay only very small sums, even by small weekly or monthly instalments, take policies in the industrial companies. The necessary cost of collecting such premiums makes this business useful only to those who cannot pay in larger sums and at consequently less average cost. But nowhere is the beneficence of protection more needed than among those who can buy it in no other way.

What life insurance cannot do, but what so many companies are trying to make it appear to do, is to furnish an "investment" to the insurer in any proper sense of the term. The suggestion of it came out of the fact that the level-premium companies carry a reserve which increases up to a certain point with the age of their business, but which will, when the companies reach an equilibrium in membership, finally come to an equilibrium itself ; for it is held for and is applicable to the increasing mortality of age, and what is so expended on increased death losses of the older members is replaced by that being accumulated from the payments of the younger.

Life insurance cannot be stable and secure without this re-

serve ; therefore it must be provided. But it is provided at great cost as compared with money put into a true investment for income. One buys a bond or a mortgage without expense ; holds it, collects interest and finally principal, with little or no expense ; or puts money in the savings bank where the expense of a simple management is usually trifling as a percentage on the business.

But life insurance requires a great and expensive machinery. It must have its corps of agents, supply them with material and office room, and pay all the varied items of cost for soliciting business, for collecting premiums, for examiners, for advertising, and numerous other necessary incidentals.

The annual outlay for these things in the great companies which are now pushing "investment" plans under various names is at least 20 per cent. of their entire income, both premiums and interest. One dollar of every five received by them from every source goes to pay expenses. To pay money into so expensive a scheme and to call its normal accumulation thereunder an "investment" is obviously absurd. The companies so recognize it and propose to accomplish the "investment feature" by getting policy-holders to forego dividends for ten to twenty years in the hope that so many will die or lapse their policies meantime that their forfeited reserves and savings divided up among those who live and pay through will overcome the effect of extravagance on their particular policies and give them a good thing—not out of the investment capacity of the business as a whole—but out of those who have had to drop out by the way and leave all or part behind them.

In other words, the "investment feature" in life insurance is a pure gamble either in the cost or in the substance—or in both—of what can never be anything more than indemnity, and which can be made to simulate anything else only by making it less than indemnity. It is not one of the permanent possibilities of life insurance. It is possible only so long as the victims in moderate circumstances, who are depended on to furnish the bulk of the forfeitures for the wealthy players, do not know the game they are led to play.

JACOB L. GREENE.

MR. HOMANS :

It is a curious fact that the "doctrine of probabilities" or the scientific basis upon which all insurance rests, had its origin in a game of cards. That is to say, the foundation upon which this

great economy depends, and upon which it must base its claims to the confidence and patronage of the community, originated from investigations regarding games of chances. It happened in this way :

About the year 1650 the Chevalier de Mere, a Flemish nobleman, who was both a respectable mathematician and an ardent gamester, attempted to solve the problem of dividing equitably the stakes when a game of chance was interrupted. The problem was too difficult for him and he sought the aid of the famous Abbe Blaise Pascal, a Jesuit priest, author of "Night Thoughts," and one of the most accomplished mathematicians of any age. Pascal solved the problem and in doing so enunciated the "doctrine of probabilities," or laws governing so-called chances. Upon this depend not only the laws governing insurance of all kinds, but also the laws governing the motions of planets in space, and, in fact, all astronomical science.

This doctrine or theory Pascal illustrated by the throwing of dice. When a single die is thrown the chance of turning up an ace is precisely one out of six, or one out of the total number of sides or faces. But if a large number of throws are made, it will be found that each face will be turned up an equal number of times. From this Pascal laid down the proposition that results which have happened in any given number of observed cases will again happen under similar circumstances, provided the numbers be sufficient for the proper working of the law of average. Thus the duration of the life of a single individual is one of the greatest uncertainties, but the duration, or rate of mortality, of a large number of individuals may be predicted with great accuracy by comparison with the observed results among a sufficiently large number of persons of similar ages, occupations and climatic influences.

In fact all happenings may be said to result from the operation of laws, which laws may be ascertained by observation—and there is no such thing as chance. The number of buildings which will be destroyed by fire in a given time—the number of vessels which will be lost by shipwreck, the number of deaths which will occur,—not only from all causes, but from each particular cause, as suicide for instance—may be confidently predicted if only we know how many instances of each have happened in the past among a sufficiently large number of similar cases.

Hence fire, marine and life insurance are made possible, and commercially safe.

The theories of Pascal were not made practically available by him. The Grand Pensioner DeWitt, of Holland, was the first to reduce these theories to practice, which he did in 1693, by calculating the true values of annuities, based upon observed rates of mortality. Dr. Halley, Astronomer Royal of Great Britain, was the first to discover and arrange what are called life tables from which all monetary values depending upon the chances of living and dying, combined with the improvement of money by interest, may be computed. He may justly be called the father of the modern system of life insurance.

Fire and marine insurance have a much earlier origin than life insurance, but their practices were crude and haphazard until a comparatively recent period. The practice and theory of each of these three principal branches of insurance have been steadily improving until now these great economies rest on solid scientific bases. Their operations affect all classes of society, and have become a necessity of modern civilization. Insurance of any kind is at once an attribute and an evidence of civilization. It could not exist among savages, for the simple reason that there can be no adequate coöperation among them.

Insurance may be defined as a device, or measure, by which loss or damage from the happening of any named contingency may be borne or shared by the many, instead of falling upon one individual alone. With this broad definition it will readily be seen that its possible applications are numerous. Knowing by observation the number of happenings in a large class of cases within a given time, we may predict with confidence the number which will happen in future among similar cases, provided the numbers are sufficient for the workings of the law of average. This knowledge enables us to calculate the monetary values of chances, or in other words to determine the premium necessary to be charged for insurance against any named contingency.

While fire, marine and life insurance are the principal branches, and as such are well known among all classes of the community, there are others of comparatively recent origin and less widely known which have already assumed large proportions. Among these are : (1.) Accident insurance ; (2.) Plate glass insurance ; (3.) Steam boiler insurance ; (4.) Guaranty insurance,

by which the fidelity of employees or servants is insured, also whereby corporate bonds are furnished in place of individual bondsmen; (5.) Mortgage and title insurance; (6.) Hailstone insurance; (7.) Insurance of horses, cattle, etc.

All these branches of insurance are in successful operation in the United States and in Europe. Their objects are definite and legitimate, and they afford opportunities of spreading losses which would be crushing to individuals among large numbers of persons upon whom the loss to each one falls lightly.

There are many other branches of insurance which have been projected, and in some cases actually started, some of which may prove to be a benefit to the community, while in other cases they are of doubtful utility. Among these may be mentioned: (1.) Credit insurance, by which individual losses in mercantile transactions may be borne by the many; (2.) Insurance against highwaymen and robbery; (3.) Insurance of marriage portions for daughters, which, in the British East India service, has been an important and successful branch of insurance; (4.) Insurance against issue and survivorship—a branch of business which is quite important in Great Britain, where the law of entail exists, but it is not practised in the United States; (5.) Insurance against divorces; (6.) Insurance against destruction by moths; (7.) Insurance against celibacy; (8.) Against death or injury by “tiles that may drop on a passer’s head,” is the title of an insurance company lately formed in Switzerland.

As a general rule insurance is carried on by incorporated companies deriving charters from the State, and subject more or less to governmental supervision. In some cases, notably “Lloyds” of London, and several marine and fire companies in the United States, insurance is carried on by associations of individuals, or partnerships, each partner assuming a definite portion of each risk.

The system of government supervision or control varies in different countries. In Great Britain and continental countries in Europe, companies are required to report general facts only regarding income, disbursements, assets, insurances in force, and liabilities estimated by themselves. In the United States where every State is a sovereign, there are forty-four different Insurance Departments. Each State may impose such conditions, restrictions and taxes upon corporations of all other States seek-

ing to transact business within its sacred territory, as its legislators may deem proper. As a result, the laws, taxes and requirements vary greatly, and impose serious burdens and expenses upon companies, which, of course, are borne by their policyholders. On the other hand, each company is obliged to answer in minute detail questions regarding its business, so that its condition may be made clear to the general public as well as to persons directly interested.

The American system then is one of paternalism, while the British system is one based upon freedom and publicity. Paternal supervision involves, logically, paternal responsibility. State control means State guaranty. Persons who insure in reliance upon governmental certificate of solvency, would, in justice, have a claim for compensation should that certificate be misplaced. But such claim could scarcely be enforced in the United States.

On the other hand the British system of freedom and publicity enables unsound or swindling companies to prey upon the general public, which has no means of acquiring exact information regarding the condition of an institution other than the reports and statements of its officials.

Probably the best system would be a happy mean between the two, where the supervision of the State would combine the maximum of freedom and publicity with the minimum of interference necessary to the ascertainment of solvency and honesty of management.

SHEPPARD HOMANS.

MR. KELSEY :

TITLE insurance as a field for corporate enterprise originated in Philadelphia in 1876. The Real Estate Title Insurance and Trust Company of that city has the credit of first applying the insurance principle to a field very different from life, fire, marine or accident insurance. In all of these latter classes of insurance the losses are the principal drain on the premium account.

Title insurance entered a field where the losses were comparatively small, but where the expenses were burdensome in the extreme, and the conduct of the business was accompanied by interminable annoyances and delays. Titles to real estate had been handled for generations on the strength of opinions of counsel ; and, as it did not seem very business-like for a pur-

chaser to rely upon the opinion of the seller's counsel, he felt compelled to hire his own to repeat the work, at great expense, although experience showed that the losses escaped by so doing were trifling in comparison.

It occurred to the shrewd Philadelphians, that all that was needed to destroy the reason for the old system was, to get for a single fee, paid once and not annually, a single opinion of counsel upon which an endless row of successive owners could rely with equal safety. To get such an opinion, they reasoned, it was only necessary to place the attorney where he acted for a corporation which would pledge its capital to make good, to any one of the successive owners, any loss from mistake in that opinion, and which could profit nothing by passing a bad title along. From so simple a device, has the title insurance business sprung. The cash losses from bad titles had been very small. Hundreds of lawyers had been examining them in every large city, and going over one another's work as if it had never been done before, to the great waste of the time, money and patience of their clients.

Title insurance does not take known hazards any more than a fire company insures burning buildings. It picks out the good titles, and puts its seal upon them so that they pass current. The risk is infinitesimal as compared with that in fire insurance, where chance has much to do with it, or in life insurance, where death is certain to come. The relations of the loss account to the expense account are, therefore, exactly reversed as between the two classes. In title insurance the expenses are heavy because the work is of a professional and scientific character and must necessarily be practically commensurate with the business done. The losses, however, are insignificant.

The simplicity and soundness of the principle are such that the public has taken hold of it with apparent wonder that it was not applied before. After the establishment of the Philadelphia company, others were soon organized in New York, Boston, Baltimore, Washington, Chicago, Newark, Jersey City, St. Paul, Minneapolis, and, practically without exception, in every city of any considerable size in the United States. The business is now rapidly drifting into the hands of these companies. That it does not at once go over bodily to them is due to the fact that the habit of generations has to be overcome, and that the land-owner is very apt to go for advice, as to whether he should change his

habit, to the very attorney who is most interested in not having him do so.

Another influence contributing to the growth of the system, aside from the greater safety afforded by it and the far greater economy of it, has been the quickness with which a transfer or mortgage can be put through by its aid. To attain this celerity and at the same time to increase their safety, the title insurance companies at once found it necessary to make their own copies of the real-estate records of the counties in which they proposed to operate. In a large city, this means a stupendous undertaking. It involves the copying of every description of every piece of land described in every instrument affecting land, recorded in the Register's or County Clerk's office, from the earliest record down to the latest. In New York County, for instance, the number of such descriptions to date is about 3,000,000. These are copied and sorted, not according to the names of the parties to them, as all such records are kept in New York State, but according to the properties affected. A ledger account is opened with each separate lot of land, in which account is entered of every instrument affecting it. This assortment is made, mechanically, with a system of checks and counterchecks as efficient as a trial balance in bookkeeping. Thus the record of the piece of land is arrived at with absolute certainty, a thing that is never true of any index according to names. The record is kept up from day to day by copying every instrument recorded the day before, and posting the results to the proper accounts.

Although the cost of such a plant is enormous, it at once justifies its compilation by the extraordinary facility which it gives to the company in making its legal examinations of titles. Instead of the old and laborious practice of digging out the title and making an expensive and slow search through the indexes, a part of the job which consumed much of the time before required, the ledger account with the lot, which is practically the complete abstract of its title, is at once placed in the law department's hands and every instrument passed upon by a skilled real-estate lawyer, and the legal sufficiency or insufficiency of the title demonstrated. If the title is found perfect, the policy of guarantee is issued and the history of that title, in the plant, marked sound and it never has to be investigated again. If the title be found defective, an entry to that effect is made on its record, and

the company warned off from it, until something new cures the defect. As the business of the company increases in volume, it gradually transforms its plant from a collection of unexamined abstracts into a collection of examined and approved ones. The history of the lot at the southwest corner of Eighteenth Street and Fourth Avenue may be the same as that of the lot at the northwest corner of Seventeenth Street and Fourth Avenue, down to 1870. If the latter has been once examined and approved, the former, if submitted for guarantee, will require an examination back only to the work marked examined and approved in the other case. What, therefore, in the first case may have taken six days as against thirty under the old system, may, in the second case, take only two days as against thirty under the old system.

As the work of the company gradually covers the city, it meets, more and more, the routes previously travelled in great part, and saves more and more in the average time required to put through each new transaction. Of course any piece once insured can be transferred very simply and very quickly, and the policy re-issued to the new purchaser.

The importance of such an accumulation of information affecting the most stable part of the community's wealth, arranged so as to be at once available, is very apparent. If a railroad company wishes to get the names of every lot owner throughout the length of an avenue, for procuring consents, this locality plant can at once produce them. If the Comptroller or the District Attorney wishes to know whether a proposed bondsman owns the property claimed, the same machine can at once give the answer and tell what the mortgages upon it are. If the health authorities wish to know the name of the owner of a piece of property where a nuisance is maintained, or the police department that of the owner of a disreputable house, the locality index furnishes the information. If an intending purchaser or lender wishes, before deciding to buy or lend, to know the past history of a property—through what hands it has been, what it seems to have sold for, or what loans may have been made on it previously, or, perhaps, at what amount adjoining pieces have been sold or mortgaged—he can at once be fully posted by a reference to this invaluable index, and saved from a bad bargain or helped to a good one.

But it is not in these incidental conveniences that the title-insurance system, with its locality index, is exerting the most powerful influence for the permanent advantage of the real-estate interests. It is in the general and quick convertibility that it is rapidly giving to real estate as property. Real-estate has always been the most steady and certain investment to be had, but it has been shunned by many because they were so hampered in dealing with it. Banks have disapproved it as collateral and National banks have been forbidden by statute to accept it, and all because the question of title was never settled, and tedious delays and great expenses were involved in every consideration of it. By simply settling the question of title once for all, and having the title-insurance corporation put its stamp upon it, the one controlling obstacle to the availability of real estate as ready capital, has now been removed.

Every year is seeing a wide extension of its use where availability is important. Mortgages with title insured are being generally accepted as collateral, excepting by the National banks, where the statute forbidding it still remains in force, though the reason for it no longer exists. Trust mortgages on real-estate securing \$1,000 bonds, in negotiable shape, are now common and are accepted, because, by the insurance of the title certified on every bond, the old question is set at rest. The facility that attaches to a railroad investment is thus secured for the safer and more stable real-estate investment. Even yet, this country is far behind some of the countries of Continental Europe in the use which it makes of its land as capital.

It cannot be that the United States will permit France and Germany and Austria to be more progressive than itself in making available in financial affairs the safest and surest possession—the land which is the basis of all values. It is of the highest importance to the healthy growth of this country that capital should be attracted into real-estate channels; that it should be easy to get it in and easy to get it out; that it should be easy to lend money on mortgage and easy to use the mortgage after it is taken. While our State legislators are looking around for new schemes to increase taxation, they should consider whether, instead of taxing mortgage investments still more stringently, they should not abolish the tax on mortgages altogether. No single measure could have more sweeping effect in turning capital from

speculative channels into the building up of our towns and cities. It would enormously increase their taxable property and bring far greater ultimate and permanent success to our tax-hunting legislators.

The unpleasant experience of the public with railroad and kindred investments, where the insider knows everything and the outsider knows nothing, has turned the attention of the cautious to landed securities which they can see, and which cannot be manipulated so that a common person cannot tell whether they are worth anything or not. It is the part of wisdom in the bankers, the legislators, the conservatives of every class, to encourage this tendency; and in accomplishing the results desired, the title insurance companies are having, and will continue to have, no small part.

CLARENCE H. KELSEY.

CONCEPTIONS OF A FUTURE LIFE.

BY THE VENERABLE ARCHDEACON FARRAR.

THE question before us is not one which treats on what is usually called Eschatology. In other words, we are not now to consider the problem of future reward and punishment, but the far more general question of the Immortality of the soul, and the bare conceivability of any incorporeal existence. Let it be said at the very beginning that we are dealing with matters which have occupied the thoughts of man since man began to think at all ; and with beliefs respecting which the present solution transcends the understanding. The present solution even transcends the reason ; but the ultimate solution remains in the stronger and purer hands of a hope which is sweet as fruition, of a faith which is strong as light.

Joubert, as quoted by Mr. Lilly, in his recent book on "The Great Enigma," sums up philosophy in the sentence : "*Je, d'où, où, pour comment, c'est toute la philosophie ; l'existence, l'origine, le lieu, la fin, et les moyens.*" "I know not whence I am, I know not whence I came, I know not whither I am going ; I wonder that I am so merry," wrote a German philosopher. It is told of Schopenhauer that once, in the streets of Berlin, he accidentally ran against a stranger. "What are you, sir ?" asked the gentleman, indignantly. "*What am I?*" answered the famous pessimist ; "Ah ! sir, if you would only tell me that, I would give you all that I possess."

We *have* bodies, but we *are* souls, we say. But there are materialists in these days, and there have been a few in most epochs of intellectual activity, who will not allow us even this much. The Danish Prince in the tragedy signs himself, "Thine . . . *While this machine is to him, Hamlet.*" The materialist tells us that our bodies are not the machines we use, not the tents in which we live, but are our total—ourselves. We began with them, and with them we shall end, in dust. Our whole life is, they tell us :

"A life of nothings, nothing worth,
From that first nothing ere our birth,
To that last nothing under earth,"

and as for the things which we are pleased to call "our souls,"

they assure us that they are mere delusions and nonentities. So it is clearly laid down in Mr. Lilly's quotation from M. Monteel's *Petit Catéchisme du Libre-Penseur*.*

Q. What is the soul ?

A. *Nothing*.

Q. It is not a thing, then, existent in nature ?

A. No.

Q. What is the distinction between soul and body ?

A. It is a simple analytical process.

* * * * *

Q. The materiality of the soul, then, involving its negative, there is no future life ?

A. No; as the soul no longer constitutes for us an independent and imperishable individuality, there is no future life.

We quote this simply as a curiosity, and not even as a novel one. Voltaire has already argued that the soul is only an "*abstraction réalisée*," "like the ancient goddess Memoria, or such as a personification of the blood-forming force could be." More than two thousand years ago Pherecrates, of Phthia, had demonstrated to his own satisfaction "that the soul is nothing whatever ; that it is a mere empty name ; that there is neither mind nor soul either in man or beast ; that the force by which we act or feel is equally diffused through the whole body, is inseparable from the body, and is in fact nothing whatever but the body pure and simple." What have we to say to such conclusions ? *Securus judicet orbis terrarum*. We may safely set aside assertions respecting the very nature of our existence which have been all but unani- mously repudiated by all races of men, in all countries, of all conditions, in all ages. Even the consciousness of a child tells him that there is a distinction between his soul and his body :

" The baby, new to earth and sky,
What time his tender palm is pressed
Against the circle of the breast
Has never thought that ' this is I.'

But, as he grows, he gathers much,
And learns the use of ' I ' and ' me,'
And finds ' I am not what I see,
And other than the things I touch.'

So rounds he to a separate mind
From whence clear memory may begin,
As thro' the frame that binds him in,
His isolation grows defined."

The separate existence of the soul has been as much the absolute conviction of the supremest intellects, which have shone upon

* *The Great Enigma*, pp. 50 seq.

the world, as of the humblest and most illiterate peasants. The *Cogito ergo sum* of Descartes is unanswerable. To attribute the illimitable range and diversities of thought to nothing more than infinitesimal molecular changes in the grey substance of the brain is the most miserable, absurd, unverifiable, and impossible of all guesses. Mr. Bain may well acknowledge the difficulty of "storing up in three pounds' weight of albuminous and fatty tissue all of our acquired knowledge!"

All mankind then, except perhaps one in every ten millions, will admit that we *have* souls, and that essentially we *are* souls.

But what is the soul?

This question has agitated all philosophy, heathen, as well as Christian.

Heathen philosophy had nothing but the merest empiricism to offer in its solution. "*Quid sit porro ipse animus, aut ubi, aut unde, magna dissensio est,*" says Cicero in his Tusculan questions. No wonder, therefore, that some philosophers believed that the soul perished with the body; others that it lasted for a time and then was dissipated; others that it continued for ever. As to its localization, Aristotle placed it in the heart; Empedocles in the pericardium; others, like our modern materialists, *identified* it with the brain; to others again the soul (*animus*) was but the breath (*anima*). Zeno thought that it was a breathing fire. Aristoxenus vaguely declared that it was a harmony (*ipsius corporis intentio*); Democritus, that it resulted from a fortuitous concourse of atoms; Xenocrates, following Pythagoras, defined it, not very luminously, as "a self-moving member." Plato analyzed it into the Reason, the Passion and the Desires. Aristotle thought that it was a sort of fifth essence, to which he gave the name Eutetechy—a name which so puzzled Hermolaus Barbarus that he is said to have evoked the Demon to tell him its true significance! So did the ancient philosopher, like Milton's fallen spirits,

"Find no end in wandering mazes lost."

But at least the supremest among them, especially Plato and Aristotle, saw that there was a clear distinction between the merely animal and nutritive life and the true life by which we live. Plato saw deep into the bearings of the inquiry when he placed the irascible and the appetitive or concupiscent elements of our nature absolutely under the control of the supreme principle (*τὸ ἡγεμονικόν*), which is reason and conscience. The

lower parts of the soul, he says, passion and sensuousness, belong to the subordinate organs of perception and representation ; but the instrument of rational cogitation is the supreme and indivisible element of this soul in man. Aristotle went to the root of the matter when he declared that, since thought, foresight, learning, discovery, memory and love have no affinity with any of the four material elements, there must be a fifth element—call it an Eutectechy, or what you will—which is wholly independent of them. It is a vital force which is not merely constructive and nutritive (*τὸ θρεπτικόν*) which assimilates and reproduces, like the life of the plant. It is a reason (*νοῦς*) beyond and above anything which exists in the animal, and which, though subject to temporary influences, is divine, preëxistent, active, determining and immortal.*

I say that this goes to the root of the matter, because the only uneasiness which haunts the minds of most men is lest the soul, after all—whatever it may be—should prove to be only an inseparable function of the body. They are half tempted to believe with Anaxemines that “it is the nature of limbs which thinketh in men”; or, in other words, that thought is but the correlate of human organization. If so, they dread lest the mind and the soul should end with the body. In answer to the difficulty we might point to the phenomena of dreams ; or to the lightning-like activity of the spirit, which cannot belong to dead matter, of which inertia is an essential property ; or to the power of the will to move and regulate the body, as when Turenne, shivering as he rode to battle, said to his body, “Aha ! you tremble, but if you knew where I mean to take you to-day you would tremble much more ;” or to the charming combinations of fancy ; or to the regal powers of the imagination. All these prove, as Sir John Davies sings, that

“There is a soul, a nature which contains
The power of sense within a greater power.
Which doth employ and use the sense’s pains,
But sits and rules within her private bower.”

But to take only one of Aristotle’s points, if the soul were but the body how would memory be possible ? We remember the days of old, the vernal hours of childhood, when “the very breeze had mirth in it” ; the long-lost mother who folded our childish

* Ueberweg, *Hist. of Philos.*, i., 123, 161, 163.

hands in prayer. Dr. Arnold said that when he was Professor of History at Oxford he quoted books which he could not have seen since he was four years old.

How can it possibly be said that it is *our bodies* which remember. Our bodies are in a condition of perpetual flux. They change—every particle of them—in some seven years. They have been scattered and renewed—every particle of them—many times over, since we were children, yet we are the same. Our individuality is unbroken. “*Dissimiles hic vir et ille puer*”; we may be but “stupid changelings of ourselves,” but undoubtedly we cannot disintegrate ourselves from ourselves. How can memory and the other functions of the soul be inseparable from the body, if they continue—unchanged even when they are latent—though not one of the same material particles now belongs to us? “It is,” says Coleridge, “only to the coarseness of our senses, or rather to the defect and limitation of our percipient faculty, that the visible object appears the same even for a moment. As the column of blue smoke from a cottage chimney in the breathless summer noon, or the steadfast-seeming cloud on the edge-point of a hill in the driving air-current, which momentarily condensed and recomposed is the common phantom of a thousand successors; such is the flesh which our bodily eyes transmit to us; which our palates taste; which our hands touch. . . . And we need only reflect on these facts with a calm and silent spirit to learn the utter emptiness and unmeaningness of the vaunted mechanico-corpuscular philosophy, with both its twins, materialism on the one hand, and idealism, rightlier named subjective Idolism, on the other; the one obtruding on us a world of spectres and apparitions; the other a mazy dream.”*

Yet even when we are thoroughly convinced that the soul is something wholly apart from the body, and that the body is only its machine, its instrument, its house of clay, it may seem to us so strange that it could act or feel apart from this machine and house, that the possibility of its immaterial existence may appear to be inconceivable. This difficulty would indeed only apply for Christians to the period between death and the resurrection of the body, in which they believe. Into the material difficulties of the Resurrection it is needless here to enter. Suffice it to say that by the resurrection of the body we by no means imply that

**Aids to Reflection*, p. 332.

the identical particles will be re-composed which have crumbled into dust, and may now, as Shakespeare says, be used to "stop a hole," or be blown about the desert or sealed in the iron hills. When we say that *we* did so and so in childhood we mean that beings did it with whom we are identical, though not one atom of our bodies remains unchanged. So it may be at the resurrection; and the Gospels clearly indicate to us that the Resurrection-body of the Risen Christ was a glorified body, and was no longer liable to material conditions. But, while all Christians may concede this, they still fail to conceive how the soul could live immediately after death. They would fain, with Milton,

"Unsphere
The spirit of Plato, to unfold
What worlds or what vast regions hold
The immortal mind that hath forsook
Her mansion in the fleshly nook."

Now no one can pretend to *solve* this problem, but perhaps the following considerations may make it seem less difficult.

I. Since the days of Tertullian, or, at any rate, since those ignorant hermits of the Thebaid, who thought that God had "a body, heats and passions," no one has believed in a corporeal Deity. Even Voltaire held, as Locke did, that the existence of God is *demonstrable* by the cosmological and teleological arguments,* and yet that God is a circle whose circumference is everywhere, its centre nowhere. If, then, God is a Spirit, why does the spirit of man, which is a particle of divine air and an effluence of his glory, require of necessity a material embodiment? †

II. And why has this difficulty been practically regarded as non-existent, alike by heathens as by Christians, if it were a thing naturally inconceivable by us? The human race, in general, has spontaneously and instinctively assumed that the soul, as a simple and uncompounded substance, is naturally immortal. The earliest Greeks believed in the thin, shadowy, fleeting ghost of Elysium, the *εἰδωλα καμόντων*. The early Hebrews, before Christ had brought life and immortality to light, believed in their dim *Sheol* and *Tsalmaveth*. The dying Hadrian sang to his soul:

"Animula, vagula, blandula,
Hospes comesque corporis,
Quae nunc abibis in loca,
Pallidula, rigida, nudula?
Nec ut soles dabis jocos."

* See Ueberweg, *Hist. of Philos.*, etc., ii., 125.

† See Lactant., *De Op. Dei.*, 19; St. Aug., *De Trin.*, x., 12, 13, 15.

The address is not unlike the famous lines of Mrs. Barbauld :

"Life, I know not what thou art,
But know that thou and I must part ;
And when, or how, or where we met,
I own to me's a secret yet.

* * * * *

Oh, whither, whither, dost thou fly ?
Ah ! tell me where I must seek this compound I ?

* * * * *

Yet canst thou without thought and feeling be ?
Oh, say, what art thou when no more thou'rt thee ?

* * * * *

Life, we've been long together,
Through pleasant and through cloudy weather ;
'Tis hard to part when friends are dear ;
Perhaps 'twill cost a sigh, or tear,
Then steal away, give little warning ;
Choose thine own time ;
Say not good night, but in some brighter clime
Bid me good morning.'

III. The difficulty has, however, led to the theory known as "conditional immortality," condemned as a heresy by the Catholic Church ; and to the doctrine of Metempsychosis, of which Lessing was one of the most illustrious supporters. But if the possibility of immaterial existence for the soul be deemed so inconceivable, among Protestants at any rate, the doctrine of *Psychopannychia*—i. e., the sleep of the soul between death and resurrection—is not, I suppose, a heresy. To me, I confess, no hypothesis commends itself less. It was vigorously refuted by Tertullian,* and no less vigorously by Calvin † ; but it is still the doctrine of the Nestorians ‡ ; it has been maintained by Bonnet, and by Cudworth,§ and is said to have been the conviction of the late Archbishop Whateley, maintained by him in his anonymous volume.

IV. If the church has looked askance on this theory, there is at least no difficulty about the theory of Rudolph Wagner.¶ Carl Vogt had argued against the independent existence of the soul because "physiology sees in psychical activities nothing but

* *De anima*, 58.

† Opp., ix., 38. *De Psychopannychia*.

‡ Assernanni. *Bible Orient*, iii., pt. ii., 343.

§ Bonnet, *Palingenesia*, 1789. Cudworth, *Intellectual System*, c. v.

¶ *Ueber Leelenssubstanz*, Göttingen, 1836, and *Ueber Wissen und Glauben*, id.

functions of the brain"—a doctrine which results in the conclusion that "man *is* what he *eats*," and therefore eating and drinking are his highest human functions! In answer to this, Wagner urges "that the transplanting of the soul into another portion of the universe may be effected as quickly and easily as the transmission of light from the sun to the earth; and, in like manner, the same soul may return at a future epoch and be provided with a new bodily integument."

But, in conclusion, be it observed that we do not pretend to prove or to explain; we do what is a higher act of our nature, we believe. We have, as Pascal says, an idea of the truth that no Pyrrhonism can overcome. In Mrs. Deland's "John Ward, Preacher" there is a striking scene in which the dying lawyer, in speaking to his somewhat epicurean Vicar, says:

"How strange! How strange! And where shall I be? knowing—or perhaps fallen in, an eternal sleep. How does it seem to you, Doctor? That was what I wanted to ask you; 'do you feel sure of anything afterwards?'"

"The rector did not escape the penetrating glance of those strangely bright eyes. He looked into them and then wavered and turned away."

"Do you?" said the lawyer.

The other put his hands up to his face a moment.

"Ah!" he answered sharply, "I don't know—I can't tell. I—I don't know, Denner!"

"No," replied Mr. Denner, with tranquil satisfaction, "I supposed not—I supposed not. But when a man gets where I am, it seems the one thing in the world worth being sure of." ¶

But, after all, if the Rector could have answered, "This is not, and cannot be, a matter of human knowledge, but of divine faith," the dying lawyer ought to have felt that he had not been betrayed. We may argue with St. Thomas Aquinas that the soul being immaterial must be immortal, since a pure form cannot destroy itself, nor, through the dissolution of a material substratum be destroyed; and that the soul must be immaterial, since it is capable of thinking the universal, whereas, if it were a form inseparable from matter, it could only think the individual. But if a man cannot grasp or cannot accept this reasoning, there is nothing shocking in that sort of agnosticism which admits that "what we know is little, what we are ignorant of is immense." It is not unaided nature which teaches us the existence, the immortality of the soul. It is the light which lighteth every man who is born

¶ "John Ward, Preacher," p. 337.

into the world. It is the voice of God in the soul of man. Nature says :

"Thou makest thine appeal to me :
I bring to life, I bring to death ;
The spirit does but wear the breath,
I know no more."

Nay, when we maintain that man is God's supremest work and that God is love, and when Nature, partially observed and imperfectly interpreted,

Red in beak and claw with ravin, shrieks against our creed,"

we may well exclaim :

Oh life and future thou art frail !
What hope of answer or address ?

to which peals the high answer of a faith which nothing can shake, which is above argument, and beyond the apprehension of the purely human understanding.

"Behind the veil ! behind the veil !"

F. W. FARRAR.

SPAIN AT THE WORLD'S FAIR.

BY THE SPANISH MINISTER AND ROYAL COMMISSIONER-GENERAL.

No OTHER nation can take a greater interest in the Exposition at Chicago than Spain, which, having celebrated at home the most important event in her history, now awaits with pride, as the discoverer of a great continent, the exhibitions of wonderful progress made by a people who during the past four hundred years appear to have reaped all that previous centuries had sown in the old world.

The Exposition has been fitly named "Columbian." Columbus was the man who, going to Spain, poor and despised, was comforted by Father Juan Perez, at La Rabida, helped by the Duke of Medina Celi, protected by Queen Isabella, aided and encouraged by the brothers Pinzon; the man who commanded the Spanish caravels, who died a Spanish admiral, and whose descendant (the Duke of Veragua) is left as a remembrance to Spain of the great indebtedness she sustains to the Genoese who adopted her as his country.

When the World's Fair was being planned, and when all other nations were showing their great interest in that worthy and wonderful enterprise, Spain was taking steps to celebrate in a fitting manner the greatest epoch in her history—the next most important event since the birth of Christ, for humanity has received no greater benefit for its progress and its welfare than the discovery of America. This circumstance explains why Spain did not at first seem to prepare to take the place to which she was entitled in a celebration in which everything will speak in her behalf.

The end of the fifteenth century is for Spain the birth of her glory. At the same time that she threw off the Moorish yoke, against which she fought for more than seven centuries, thus saving Europe from the Mohammedan invasion, she inaugurated, in conjunction with Portugal, the era of the great discoveries made by the bold navigators of the Iberian Peninsula, which,

commencing with the travels southward in Africa of Gil de Eanes, Diniz Fernandez, Joao de Santaren, Pedro Escobar, and many others, ended with the first voyage around the world of the Spanish ship "Victoria," begun by Magellanes and brought to a happy close by Sebastian del Cano.

The voyage of Columbus to what is known to-day as the West Indies, which commenced on the third of August, 1492, and finished on the 15th of March, 1493, and which led to the knowledge we now possess of our planet, although the most important event of that age, can never diminish the greatness of the feats performed by the men, who, during the few years elapsing between 1492 and 1522, put Europe in possession of all the world.

Spain has had to honor the memory of Columbus, and at the same time to remember the brothers Pinzon who with him commanded the three caravels; Solis, who first saw the Gulf of Mexico, Florida and the River Plate; Ojeda, Vasco Nuñez de Balboa, Ponce de Leon, Cortes, Pizarro, Garay, Cabeza de Vaca, and many others who accomplished such wonderful achievements by land and sea in America, as well as to bear in mind that her Portuguese brethren, with Cabral, Vasco da Gama, Almeida, Andrade and Peixoto accomplished in Africa, Asia and Oceanica and on the shores of China and Japan, what Spain was doing in America.

The Spanish Government and the Spanish people have been celebrating the anniversary of these historical events, and it is extraordinary how little has been said by the press in this country about the important ceremonies held in the Peninsula, which saw all the Spanish and Portuguese speaking people closely united in brotherly harmony, since the United States took such a prominent part in the naval display, in the historical exhibition, and in the Congress of Americanists.

Spain has erected permanent monuments to commemorate the fourth centennial of her discovery; she has restored the convent of La Rabida where Columbus found protection, and she has raised a splendid monument at Palos in memory of all the great discoverers, as well as another to Columbus in Havana, and a beautiful mausoleum in its cathedral to hold his remains; and in order to perpetuate the memory of the noble woman who assisted him, and who was the only person to understand him, a grand statue

of the Queen and the Admiral has been erected at the city of Granada.

The celebrations in Spain and in the United States present an object-lesson of the past and of the present.

Spain, after showing her gratitude to the bold navigator, has endeavored to collect in a wonderful historical exhibition everything that could serve to portray the condition of the old world, as well as that of America, at the time of the discovery. She has likewise outstretched her arms to welcome the sixteen nations who owe their being to her. They have united their flags around the monument of Palos, whence Columbus sailed, and they have discussed their interests in many congresses over judicial, literary, commercial, geographical, medical, and military matters, that will, day by day, bring unity of thought and purpose to the Spanish race, and give it due weight in the world.

The celebration in Spain is finished, and we now turn our thoughts to the new world. Four centuries ago, in Calpe and Abida, in the so-called columns of Hercules, was written the motto we took in our coat of arms, "Ne Plus Ultra." Spain erased the "Ne" and said, with her philosopher, Seneca, that Thule was not the last of lands, and we come to see in this new world, unknown four hundred years ago, in a nation of little more than a century of independent life, sixty-five millions of inhabitants, with untold wealth and industry, and in a city that has hardly reached the middle age of a man, 1,500,000 people welcoming all the nations of the world to an exposition superior to any ever held in the older European nations.

I may have dwelt on those historical facts and the festivities that have taken place in Spain more than seems necessary, but from the former arises the interest felt by my country in the Exposition, and to the latter has been due the apparent lukewarmness of Spain towards the Chicago Exposition. Preparations are now actively going on in Spain, and I am able to give an account of the extent and plans for our exhibit.

Spain has appropriated \$200,000 as its first instalment, and that amount renders it the fourth European nation as regards appropriation. Spain intends to be represented in all or nearly all the departments. Twenty thousand feet have been asked for in the Department of Fine Arts, but only 10,000 have been secured; we hope nevertheless that Mr. Ives, who has done so

much on behalf of art and who is so fond of Spanish art, may do all in his power to grant us all the space that we require.

Mr. Moret, Minister of Public Works, has intrusted to a jury drawn from the Circle of Fine Arts the task of selecting for the Fair the works that are considered the most notable from among those exhibited at the Exposition held at Madrid and from the best of our modern school. The names of Jimenez Aranda, Rico, Sorolla, Beruete and Espina in painting; Alvarez Capra, Anibal Alvarez and Amador de los Rios in architecture; Suñol, Gandarias, Alcoverro in sculpture—are a sufficient guarantee that our exhibit will be worthy of the fine-art school of Spain.

In the Department of Manufactures and Liberal Arts we desired 50,000 square feet, and, although we have only been allotted 10,000, we still hope to increase them, because, from official information I have received, Cataluña alone will send a larger exhibit to Chicago than to Paris, and from all parts of Spain we will bring a large number of products which we wish to make known to the United States and to the rest of America. Some of the most important exhibits at the Exposition of Artistic Industries at Barcelona are to be sent, and these will show the advanced condition of the technical education of our working-men.

In the department of Ethnology and Anthropology we have obtained the 10,000 feet asked for, and we may reproduce part of the exhibit which awakened so much interest in the American Historical and European Historical expositions held at Madrid. Spain will occupy a space in the building which will enable her to behold on one side Europe, whose genius she carried to America, and on the other side the republics which have sprung from her, her exposition being thus part of the old and part of the new world. In the Transportation Building I also hope to be able to present an exhibit both interesting and valuable.

In compliance with the wishes of the Directors of the Fair I have asked that certain ancient and peculiar classes of conveyances be sent, and it is possible that we may present many specimens of arm chairs, litters and saddles and harnesses of the knights and riders of the olden times.

In the Naval Department we may behold models of the vessels that went to the Orient with the Almogavares, to Lepanto and the Terceras with Don Alvaro de Bazan and which sailed in

every sea under command of Columbus, the Pinzons, Solis, Magallanes, and Legaspi. We shall be aided in our efforts towards completing our exhibit by the Spanish Transatlantic Company which will furnish models of its ships on their lines to the Antilles, Gulf of Mexico and United States, the Plate, Philippine Islands and Gulf of Guinea; by our navy with models of its modern vessels; and by the private navy-yards of Bilbao, Cadiz, La Graña and Barcelona, with models of the ships they build for our royal navy.

In the Department of Agriculture, Cuba, the Philippine Islands and Porto Rico will exhibit coffee, sugar, tobacco, and *abacá*, and Spain her oils, preserves, woollens, mineral waters, etc. One of the departments that will attract most attention in the Spanish exhibit will undoubtedly be the horticultural, wherein all wines will be classified, if Spain is given the space to which she is entitled as one of the greatest producers of wines and as the nation which has the largest exportation of that article.

This question of wine production and sale is one that must arouse great interest in America, if considered in its true aspect, as wine is the surest antidote for drunkenness and strong drinks, and especially as a great industry and a new source of wealth might be created if the people became accustomed to the consumption of cheap wines, so as to make their production a necessity. Although the leading traits of character of the American people are those of the Anglo-Saxon race, they have distinctive habits of their own which may render them, like the Latin people, accessible to the taste for a hygienic beverage that is one of the best and healthiest foods of the working classes.

Spain, besides being an agricultural nation, has large mining industries of importance, and will make a special exhibit, among others, of iron, lead, quicksilver and marble, which, if (as public opinion seems to indicate) they will no longer encounter a barrier in the tariff, will find a ready market in the United States. Metallurgy will also be represented in this department, and there will be shown the advancement made therein, principally in Viscaya, Asturias and Cataluña.

A committee of ladies under the patronage of Her Majesty, the Queen Regent, who personally directs its work, is preparing the exhibits for the Woman's Department and they will send notable souvenirs of Queen Isabella, the good genius of Columbus.

I am not yet prepared to say what Spain will exhibit in the Departments of Electricity, Fisheries and Machinery. It has secured space in these three buildings, and it will present exhibits in all. For the last mentioned we may fully rely upon the great progress shown by our factories and machine shops, as evidenced in the excellent workmanship in the engines of the large cruisers of our navy.

Spain is erecting in Jackson Park an official building, modelled on the handsome exchange at Valence (La Lonja), constructed in 1482 by Pedro Conte, and it will be a brilliant example of the style of architecture of the transition period, from the Gothic to the Renaissance, as the discovery of America was the transition from the middle ages to our modern era.

The government of the nation which discovered the new world has ordered the exact reproduction of the Santa Maria, the *nao* or vessel from whose deck Columbus for the first time witnessed the realization of his dreams. She has already sailed, and if she has a favorable voyage she will come to Lake Michigan, where her insignificant size will remind us of the greatness of past ages, in contrast with the greatness of our present century shown in the Fair.

A General Commission, presided over by the Duke of Veragua, is at work in aid of the Exposition.

Her Majesty, the Queen Regent, has shown the liveliest interest in the Columbian Exposition from the first initiatory steps taken in Spain, and has expressed the desire to have our nation worthily represented; Mr. Canovas del Castillo, who directed in Spain the festivities of the Centenary and who held such an important place in all the congresses, labored successfully in behalf of the Chicago Exposition, and at the present moment everything is under the direction of Mr. Moret, Secretary of Public Works, whose energy, activity, and enlightenment combine to make him the best person that could have been selected to have Spain fittingly represented, in the short space of time at our command, thereby properly acknowledging the marks of courtesy shown our people by the United States.

ENRIQUE DUPUY DE LÔME.

HIGH BUILDINGS AND EARTHQUAKES.

BY PROF. N. S. SHALER, OF HARVARD UNIVERSITY.

IT IS evident that the advance of our architecture is rapidly making the conditions of its earth foundation a matter of increased importance. In the earlier and simpler state of our edifices they were of relatively slight height and with such reserves of strength as would enable them to withstand a considerable movement of their foundations. The need of room and the desire for display have of late led us to construct tower-like buildings which are much more dependent for their safety on a firm set earth. The development of elevators greatly favors this change in the type of our houses. It is indeed likely that we are hereafter to see a perpendicular type of architecture wherein the roofs of ordinary city buildings will attain a height to which of old only the more ambitious architects lifted their steeples.

Although architects in general are exceedingly careful in securing the foundations of their buildings against the chance of mishap, they, like other people, are disposed to regard the earth as firm set. They rarely, even in countries where serious earthquake shocks are to be anticipated, take any measures to provide against the calamities which these movements entail. Except in Japan, where long and bitter experience has taught the people to build with reference to seismic disturbances, no general precautions directed to this end have ever been taken. The only builders who have ever read the earthquake lesson aright are those of California, where in many cases admirable precautions have been taken to insure the greater edifices against the dangers which earth tremors may bring to them. We have now to discuss the question whether the architects who are shaping our great cities of the Mississippi Valley and of the Atlantic seaboard may not do well to follow the example of their brethren on the Pacific coast. To determine this question we must first consider the evidence as to the danger which is to be apprehended from earthquake disturbances in those parts of our continent.

The written history of North America is obviously insufficient

in length to give us any clear idea as to the liability of the continent as a whole to earthquake disturbances. No part of this record goes back as much as four centuries, and for the greater part of the land we know of these happenings for only about a hundred and fifty years. The untrustworthiness of this information is indicated by the fact that if we knew the seismic history of Europe and Asia only for the time during which we know that of North America, the story which has been written would be altogether different from that which the records afford. In the lack of human records we have to avail ourselves of the evidence which may be drawn from the physical state of the surface in these districts. This, though less complete and clear than ordinary chronicles, is not without value to the architect as well as the geologist, and may be interesting to the general reader.

Wherever in any country we find portions of the surface materials in a state of unstable equilibrium which would be disturbed by a considerable shaking of the ground, we may safely presume that the region has not been dislocated by a violent shock for the period during which these conditions have prevailed. Thus, where there are slender and delicately poised natural obelisks of rock formed along the faces of cliffs by the process of erosion, we may know that their foundations have been undisturbed for hundreds of years by any violent earth movement; where, also, steeply sloping masses of detritus lie at the base of cliffs we may be often sure that no earth-shaking has occurred for a period which in the terms of human history must be estimated as long. Owing to the novelty of this method of inquiry the present writer has only been able to make imperfect application of it in the fields we are considering, but the evidence indicates pretty clearly that the region of the Great Lakes, the part of the Ohio Valley lying to the east of the meridian of Louisville, the whole of the Appalachian Highlands, and the region of New England, including the district about the Gulf of St. Lawrence, has for a period of some thousand years been exempt from the more violent class of earthquake accidents such as are likely to ruin buildings constructed with a reasonable measure of precaution against a movement of their foundations. We may therefore conclude that in the districts described we may with due care reckon on meeting the hazards of this nature which are likely to arise.

Although the physical account of earthquakes which is afforded by the evidence above described indicates a tolerable immunity from violent earthquakes in the central and eastern portions of the United States, the written history of this region shows us that we may expect seismic disorders in several parts of the field. The earthquake of 1811, which had its centre of action in the region just south of the junction of the Ohio and Mississippi rivers, was a disturbance which from its intensity and continuity has rarely been equalled in any part of the world. For a month or more the violence of the shocks was such as to break up the timber huts of the pioneers, though those buildings were of a type admirably suited to withstand strains of this description. The recurrence of this disturbance in the region, some twenty thousand square miles in area, where the shocks were most violent would probably ruin any building which it is worth while to construct. There are, fortunately, reasons, which cannot be discussed here, for believing that the visitation of the New Madrid earthquake was of a very exceptional nature, and that another such accident had not occurred in the field where it happened for many thousand years.

Along the Atlantic seaboard, brief as are the historic accounts of this district, we find two considerable fields which are evidently liable to repeated seismic visitations of moderate intensity. One of these includes the greater part of New England and the portion of the St. Lawrence Valley now known as the Province of Quebec. The other field may be described as the Carolinian, with its centre near Charleston. In the first mentioned of these areas there have been three shocks of noteworthy importance since the country was settled by Europeans. The first of these occurred in 1663 ; the second, a long continued period of disturbance affecting a small region about the mouth of the Merrimac, from 1727 to 1740 ; and the third, a widespread and strong quaking which came in 1755. The records show clearly that all these disturbances involved a sufficient amount of movement to have proved very destructive to the buildings of our time. That of 1755 recurring in the Boston of to-day would inevitably lead to a vast loss of life and property. Such was the violence of the movement that bricks were thrown from the top of a chimney thirty-two feet high, striking the ground at thirty feet from its base. The Boston of that day was mainly built of timber, and the masonry

constructions were low and strong. There was therefore no loss of life and little of property, except from the overthrowing of many hundred chimneys. Prof. John Winthrop, then Hollis Professor in Harvard College, in his lecture on this earthquake, preserved to us in a rare pamphlet which really began the science of seismology, states that during the worst of the shock it was difficult for a person to keep his feet. Since this great shaking the New England area has been exempt from menacing disturbances, but the frequency with which the minor shocks have occurred shows very clearly that the area is liable to disturbances which may, at any time, regain the violence which characterized them in the preceding century.

The Carolinian area, though the seat of no noteworthy shocks during the colonial period of its people, has during the present century experienced two considerable shakings. It shared in the disturbances which radiated from the New Madrid district in 1811-13, but these movements did not attain to destructive violence. The shock of August, 1886, originated in this field, and though only of moderate severity, probably not as great as that of 1755 in New England, did a great deal of damage to life and property. In both these regards it was the most destructive earthquake ever known in the portion of the continent lying to the north of Mexico. Nevertheless the damage which was done was altogether of an evitable nature; a proper care in the construction of the edifices which were overthrown would have insured them from any considerable damage, and it is very unlikely that any lives were lost save through the imperfections in the structures which suffered from the earth movement. This is well shown by the fact that the lighthouses of this district, some of which experienced a test essentially similar to that which was brought upon the buildings in the town of Charleston, escaped without material injury. In fact the damage done in that city appears to have been almost altogether due to thin walls and poor mortar, along with errors in plan which made the buildings ill-fitted to withstand any movement of their foundations.

The occurrence of four earthquake shocks of importance in the last three hundred years in the region along the Atlantic coast makes it evident that from the point of view of the architect who would build in an enduring way, in a manner to insure safety, even in improbable contingencies, to those who dwell

under his roof trees, this region is to be reckoned as anything but firm-set earth. The measure of responsibility which rests upon those who control our constructions in this part of the United States may fairly be deemed grave. It is true that the probability of a great shock affecting the more important cities of the Atlantic coast in any one year is very small, but the likelihood of such a disturbance occurring during the lifetime of any well-constructed masonry edifice is clearly great.

Although the portion of our Atlantic shoreland which contains the greatest number and the largest cities of the coast, that stretched between the James River and Narragansett Bay, has since its settlement at no time been rudely shaken, there seems no reason to believe that it is in a large way less liable to disturbance than the areas which lie on its borders. At any time the tensions of the deeper earth which give rise to earthquake shocks may accumulate to a point where they have to be discharged by a movement of the rocks. The physical evidence, gathered from the conditions of the surface, would seem to indicate that the quaking likely to result from such a crisis will be no more severe than those which are recorded in New England and South Carolina, but it may be sufficient solely to test all large constructions which have not been built with reference to it.

Assuming that our architects should reckon with the possibilities of earthquake shocks the question arises, what kind of precautions it may be necessary to take in order to avoid the dangers which such movements entail. Fortunately for our inquiry the studies of seismologists enable us to give a tolerably clear and sufficient answer to these questions. To understand the conditions, it is necessary in the first place to note the fact that an earthquake shock is in its essential features a vibration like that which is induced in a bell or tuning fork in consequence of a blow. It is not a single movement, but a series of oscillations, of which the first is the strongest, and each in the succession is proportionally less in violence. There may be, and indeed there commonly is, a succession of these blows, extending over a period of days or weeks in duration, with intervening periods of quiet. In the region which we are considering, the amplitude of the movement in each vibration is not likely to exceed an inch or two, and each swaying takes place in a rapid manner occupying perhaps less than a second of time. We should now note the fact

that earth movements are not sufficient to rend well-bound masonry asunder, except under conditions which put peculiar and unnecessary strains upon it. Even very tall structures cemented with good mortar, though they have the height of the Washington Monument, are not likely to be damaged by convulsions such as have occurred along the Atlantic coast within the historic period. The fact is that all our masonry materials, brick as well as stone, are very elastic. The reader may assure himself of this fact by throwing a boy's marble, of the species which is really composed of marble rock, upon a floor of similar material. He will at once observe that the little sphere rebounds unharmed, and with something like the spring which is characteristic of India rubber. Such marbles can readily be made to leap to the height of twenty or thirty feet without breaking. Thus it comes about that well-bound masonry can, under favorable conditions, withstand a very severe oscillating strain, the shocks being taken up by the easy and not harmful vibrations of the mass.

The danger arising from earthquakes is greatly increased wherever there is a large amount of weight in the form of masonry cornices or other decorations carried to a considerable height above the ground. The energy with which these heavy portions of the building move tends to tear them free from the subjacent masonry and from the fastenings with which they are readily retained so long as the only disturbing force is gravitation. Walls which would withstand the whip of an earthquake shock are very likely to be broken by the intense stress which comes upon them from such a weight as is often found in these unnecessary ornaments. The same objection in even greater measure applies to those structures where an upper story of heavy materials is carried on slender columns or piers of masonry. Thus many ornamental towers have above their bell-deck a considerable crown of stonework, which sometimes rises in the form of a lofty spire. Buildings so planned invite destruction from earthquakes. The vibration which is readily transmitted by the solid portions of the tower cannot be carried through the piers of the open story to the massive superstructure. The inertia of the overlying mass makes it certain that the two sections of the column cannot move in unison, and a rupture necessarily takes place.

The modern plan of having the floors of our greater buildings

composed of masonry held on iron girders has, from the point of view of the seismologist the disadvantage that it accumulates a great deal of weight at certain levels in high buildings and necessarily leads to violent thrusts upon the walls during the period of a shock. Where the seat of the disturbance which creates the earthquake is anywhere near vertically below such massive floored buildings, the inevitable tendency is to crush down the supports of these partitions and to carry the mass in commingled ruin to the ground floor. These vertically moving earthquake waves, however, commonly occupy only a small portion of the field which is affected by the movement ; so this peculiar danger may perhaps be neglected.

Buildings situated in the close-set order in which they are found in the solid blocks of our great cities are much less likely to suffer from moderately violent earthquakes than are the detached edifices of like mass and height which occupy open spaces. In the serried order of the ordinary streets the structures give each other such mutual support that walls and floors may hold their position where they would otherwise be overthrown. Much also depends upon the general style of the architecture. The Gothic form, which more than any other involves a trust in the stability of the earth—with the undivided height of its internal spaces, with its great mass of masonry decoration carried far above the earth—is least fitted to withstand earthquake shocks. It is perhaps on this account that structures of this model are rarely if ever found in those portions of Europe which are subject to these visitations. The architecture which prevailed in Greece, and that which was developed in Rome, is, on the whole, better suited to afford security during earth movements than that which has taken shape in the firmer-set lands of central and northern Europe. The Romans knew particularly well how to combine dignity and ornament in construction with the strength which was necessary in buildings erected in the earthquake-ridden portion of Italy. Above all, they knew how to bind stones or brick together with good mortar, which is the first important element in guarding against such accidents as we are now considering.

It seems not improbable that a high measure of security may soon be attained against the ravages of earthquakes through the increasing use of iron or rather low grade steel in the builders' art. An edifice framed of this metal, provided proper precau-

tions were taken to tie the mass firmly together on vertical and horizontal lines, should be much more completely proof against dislocating movements than any masonry structure whatsoever. It would be possible to construct a building of this material which would defy any movement of a seismic nature except those infrequent accidents of certain rare lands where the shocks have been so furious as utterly to devastate the surface of the earth. Any very general use of steel in great buildings is apt to come about slowly. Doubtless, for a long time our architects will have to reckon with the qualities of masonry and with constructions of stone or brick.

It must not be supposed that the measure of danger which is to be apprehended from earthquake shocks in the eastern half of the United States is sufficient to justify any general change in our methods of building. The risk, however, is clearly such as makes it fit for the architect to consider how, with little departure from the paths of evident and immediate need, he may guard against the dangers which such accidents entail. If he will but bear in mind the nature of the strains which arise from the quakings to which his foundations may be subjected, he may in most cases, without greatly increasing the cost of his work, so plan and construct it as to insure its occupants and owners from danger to life and property. It seems not unreasonable to ask this care of him, for he, more than any other of the orders of society, has the wealth and welfare of the people in his keeping. If he be fully informed by the noble motives of his craft, he is already accustomed to face the contingencies of the centuries to come at the time when he makes ready for his construction. He computes not only for the resistance which is necessary in order to meet the strains brought about by ordinary winds, but for the strength which is required to resist those storms which come but once in a hundred years. It will add but little to the scope of his reckoning to take account of the accidents arising from the instability of the nether earth.

N. S. SHALER.

CLAIMS TO STATEHOOD.

I.—NEW MEXICO.

BY GOVERNOR L. BRADFORD PRINCE.

IS NEW MEXICO ripe for admission to Statehood? I answer this question unhesitatingly in the affirmative. To us, who live in New Mexico and who are familiar with its population, wealth and resources the reasons seem to be conclusive. But, in the first place, we claim that the burden of proof is not upon our side of the question. We insist that self-government is the normal condition and indeed an inherent right of American citizenship; that it is inseparable from any true idea of republican institutions.

The right to representation in the body which enacts the laws and imposes the taxes to which he is subject is dear to every American, and the right to take part in the selection of the national chief magistrate and of the local governor and similar officials is likewise one of which he will not willingly be deprived. A territorial condition, therefore, is an unnatural one, which deprives resident citizens of many of their dearest rights. A territory, as all know, has no vote in national legislation. It is directly under the authority of Congress, but has no power in that body.

We submit that this deprivation of fundamental rights is so radically opposed to the American idea of self-government that it can only be justified by circumstances which would render the ordinary exercise of those rights impossible or dangerous. We will concede that when a population is so sparse that it is not able to support a local government, one of these exceptional cases occurs, and such a population has to be ruled in some other way, and may be deprived temporarily of its right to self-government; but we insist that as soon as these peculiar conditions are removed

the disability should vanish also. To apply this practically, while in a section of country the people are so few or so poor as to make self-government impossible, they can be temporarily organized under a territorial government, in order to protect life and property; yet the moment they are able to become self-governing they are entitled to Statehood.

The American citizen in a Territory stands just as well before the law, save for his geographical situation, as any other. If one who is a resident of New Mexico, for example, steps over the border into Colorado or Texas, he is immediately invested with the full rights of citizenship, although if he moves back he loses them. There is no question, therefore, as to the fitness of the individual. No one will contend that he is more intelligent or honest or patriotic because he has crossed an imaginary line, or that he loses any good qualities when he re-crosses it.

We insist, then, that as a territorial condition is an exceptional one, only intended as a temporary expedient, and is in derogation of the civil rights of all the citizens affected thereby, the burden of proof is upon those who desire to continue the abnormal form, and not upon those who insist on the organization of a State. But while we believe that this is logically correct, still we recognize the practical necessity of proving our case before the American people affirmatively; and this I will proceed to do by a statement of the facts involved. First, however, let me quote a little history to show that the citizens of New Mexico have not only the rights in this matter which belong to their fellows in other Territories, but that a special obligation rests upon the nation to the native people of New Mexico; and that the latter have never acquiesced in the deprivation from which they have suffered.

A specific promise was made to the citizens of this Territory at the time of its acquisition. When General Kearney made his peaceful entry into Santa Fé, he issued a formal proclamation on August 22, 1846, which contained this statement: "It is the wish and intention of the United States to provide for New Mexico a free government, with the least possible delay, similar to those in the United States." The people were satisfied with the assurances of the American commander, trusted the promises of the proclamation and offered no opposition to the occupation of the whole area of the Territory. As soon as practicable after the establishment of peace under the treaty of Guadalupe Hidalgo, the people

of New Mexico showed their anxiety to have this pledge fulfilled and to possess all the rights of American citizenship by holding a convention early in 1850, adopting a constitution, electing State officers and a legislature, and Wm. S. Messervy as member of Congress. In July of that year the legislature chose R. H. Weightman and F. C. Cunningham as Senators, and they, with the member of Congress, proceeded to Washington. While on the journey they were met by the intelligence of the passage, on September 9, of the famous "Compromise Measures," which admitted California as a State and relegated New Mexico to the condition of a Territory.

From that time to the present attempts to secure admission have constantly been made. The territorial legislature has repeatedly memorialized Congress on the subject. The delegates have introduced Enabling Acts, and the people have never rested contentedly under this deprivation of their dearest rights. Nor has Congress entirely failed to respond to these appeals. Both houses of the Forty-third Congress passed an Enabling Act, the House by a vote of 160 to 54, and the Senate by 32 to 11. The bill was slightly amended in the Senate, and failed because it was impossible, at the end of the session (it having passed the Senate February 24), to bring it up for concurrence in the House. In the succeeding Congress a similar bill passed the Senate by a vote of 35 to 15, was reported favorably in the House, but failed to be reached. It may well be asked, "If it was proper to admit New Mexico in 1874 or 1876, before it possessed a mile of railroad, a single public building, a developed mine, a matured orchard or alfalfa field, why should it be excluded now, when its population has greatly increased, its condition vastly improved, and its resources of all kinds are being developed into sources of wealth?"

In the present (Fifty-second) Congress, an Enabling Act was introduced in the House of Representatives at an early day, and passed that body in the summer of 1892 with but three negative votes. It is now under consideration in the Senate, but may not be reached for action.

Proceeding now to the affirmative argument for admission, let us consider what conditions would justify the continuance of a suspension of full civil rights to American citizens on any portion of American soil. I think we may agree that they are as follows :

1. Lack of sufficient population to sustain a State government.
2. Lack of sufficient taxable property for that purpose.
3. Lack of sufficient resources to insure permanent support.
4. The unsatisfactory character of the population from lack of sufficient education, or patriotism, or law-abiding qualities.

Any of these conditions, we will admit, would be sufficient to negative the proposition that a territory is "ripe for Statehood," but I propose to show, as briefly as possible, that none of them exists in New Mexico.

In respect to population the claim to Statehood is indisputable. No territory at the time of its admission, with the single exception of Dakota, has contained the population now in New Mexico. By the census of 1890 it had 153,076 inhabitants, without counting the Indians on the reservations. The real population, as has been conclusively shown in public documents, was between 180,000 and 185,000; the difficulty of full enumeration where the area is so vast and the population so scattered, accounting for the difference. But taking the census figures, the above statement as to other territories is correct.

It should be remembered that in many of the Territories at the time of their admission a large fraction of the population was made up of slaves who were not citizens and had no vote. Thus in Missouri there were over 10,000 slaves; in Florida over 25,000 and in Louisiana over 34,000. When these numbers are deducted it reduces the self-governing population quite materially. So it is evident that there is now no reason, on the score of lack of sufficient population, for depriving the people of New Mexico of the ordinary rights of citizens. On the contrary it has more population than Idaho and Wyoming combined, considerably more than Montana, nearly or quite four times as much as Nevada, and 15,000 more than Delaware.

The next question is whether New Mexico possesses sufficient financial strength to support a State government. The assessed valuation of property in 1891 was \$45,329,563. This is much larger than that of many other Territories at the time of their admission. The valuation of the last two States, for example, immediately before their admission, was as follows: Idaho, \$23,948,039; Wyoming, \$31,431,495. The credit of New Mexico is excellent notwithstanding the prejudice against territorial securi-

ties in the financial centres. The only bonds issued during the last four years were \$25,000 for the completion of the Insane Asylum, and although there was some question as to their being in excess of the limit established by Congress, yet they sold for 105½. Since July, 1889, the Territory has been gradually redeeming and cancelling its outstanding penitentiary bonds to an amount between \$40,000 and \$50,000, and for these it was compelled to pay from 107 to 117 per cent., although advertisements were issued in all the great money centres asking for lowest bids.

As an evidence of the public spirit of the people, as well as an exhibition of financial strength, it may be stated that no Territory has ever erected so many public buildings, or possessed so much property, as New Mexico. Without the slightest aid from the public national Government it has built a beautiful Capitol, a substantial Penitentiary, and more recently an Insane Asylum, a University, an Agricultural College and a School of Mines. All these structures are more than creditable—they are sources of pride and gratification; and the last four have been paid for from taxation, without the incurring of any indebtedness, except the sum of \$25,000 to complete the Insane Asylum. In nearly all the newer States the institutions of a similar character have been erected wholly or in part by grants of land made at the time of their admission, but New Mexico has not waited for such assistance. In addition to the above more than half of our counties have erected commodious court-houses of stone or brick within the past ten years.

We may make the broad assertion that New Mexico is endowed with greater natural resources, and in greater variety, than any other State or Territory of the Union. This sounds extravagant and may be considered as a specimen of Western hyperbole, but it is made with an entire appreciation of its full significance, and is well considered and deliberate. In reckoning these resources, I include facilities for agriculture and horticulture and for the raising of animals; and all classes of mineral deposits, metallic and non-metallic. Only one State approaches it in its natural endowments, and that is California; and the possession of almost limitless beds of coal, both bituminous and anthracite, give New Mexico a superiority even over that favored State. If space permitted, it would be easy to show the truth of this general statement. As it is, I must refer for the particulars

to more extended documents where each class of product is discussed separately.

The character of the people, composed of the solid and conservative native element of Spanish descent, in connection with the energetic and enterprising, but sometimes over-zealous, Anglo-American from the East, is specially adapted for self-government. By many in the East the people are looked upon as foreign, and not in harmony with American institutions. It is strange that this suggestion should arise in a land which absorbs half a million of foreigners every year, and which manages to assimilate the very worst elements of Continental Europe. It should be remembered that New Mexico was annexed in 1846, and all of its inhabitants except the oldest were born on American soil, and that its people belonged to a sister Republic with institutions similar to ours, and so were not ignorant of the principles of free government. For almost half a century they have been electing their legislatures, making their laws and carrying on their local government under the American system.

Our citizens are mainly the descendants of the two great nations which insisted on the rights of the people in England under Magna Charta and drove the Moors out of Spain that self government should reign there. They are the children of the patriots who fought for the independence of the United States in 1776, and in Mexico from 1810 to 1821. Surely the sons of such sires must be capable of self-government! The population is very largely native American by birth. The foreign element is smaller in New Mexico than anywhere in the country except in certain Southern States. A comparison with Territories recently admitted is instructive in this regard. The figures are taken from the recent census of 1890. According to this, New Mexico contains 7,915 foreign-born inhabitants to 100,000 native-born, or less than 8 to 100. Idaho has 26 foreign to 100 natives; Wyoming 32 to 100; Washington 35 to 100; South Dakota 35 to 100; Montana 48 to 100, and North Dakota 80 to 100. Even in the older States, Massachusetts, New York and Michigan have 35 to 100; California, 43; Rhode Island and Wisconsin, 44; Minnesota, 55. New Mexico, therefore, is a peculiarly "native American" country.

By many the large number of voters of Spanish descent is looked upon as a grave misfortune. This is a mistake. Every

one familiar with the Far West knows that the principal danger in new American communities arises from the unsettled and irresponsible character of much of the population. They have energy, intelligence, vigor and enterprise, and we recognize them in those respects as good State builders; but, at the same time, they have some characteristics not so desirable. One of the most noticeable is the migratory habit.

The number of men through all that region with whom two years is a long residence in any one place is astonishing. Of course there are many solid, substantial citizens, but this restless, nomadic population constitutes an element that is always active, aggressive and noisy, ready to vote for any amount of bonds and taxation, and to their irresponsible action is principally due the heavy indebtedness of so many Western cities and counties. They do the mischief, and are gone before its effects are felt. But New Mexico runs no such risk. She has a stable, responsible and conservative element in her native population which counteracts the danger. By itself this element might be too slow and non-progressive, but mixed with the over-zealous American it forms an admirable combination.

Some years ago there may have been some force in the argument of illiteracy, but it is fast disappearing. In no respect has New Mexico been making such rapid progress as in public education. Even under the comparatively crude system which existed before the public school law of 1891, the number of children under instruction had increased in a ratio far in advance of the population. The late census developed the fact that while the population of the territory increased 28 per cent. during the decade from 1880 to 1890, the number of children enrolled in the schools increased 283 per cent., or ten times as rapidly. The crowning work of the last legislature was that relative to public instruction. Under its beneficent provisions the educational system is improving with great rapidity.

It should be remembered that all this improvement has been effected by direct taxation, as we have no school fund whatever. There can be none until we are admitted as a State. Should all of the older States be deprived of their school funds, a lamentable condition of educational affairs would result in many of them. With Statehood come the grants of land from the public domain for educational purposes. So long as New Mexico is a territory it can

have no grants and no fund. This is not the fault of the people, for they have been asking for these advantages for years.

When charged with illiteracy they ask for the immediate grant of these lands, and the uniform reply is that they are not yet a State. Then, when asking for Statehood, they are told that they are too illiterate. So the argument of refusal proceeds in a very unsatisfactory circle. If the educational matter is to be weighed against us, it should be weighed in the direction of giving us Statehood, which will increase our means for public education, rather than in depriving us of it.

The native New Mexicans proved their loyalty to the flag by sending 6,561 soldiers into the field out of a total population of 93,567 in the days of the Rebellion, when the total number of volunteers from the Territories comprising the six new States of North Dakota, South Dakota, Washington, Montana, Idaho and Wyoming was but 1,170; Colorado sent but 4,903, and Nebraska, Nevada and Oregon together contributed but 6,047. New Mexico's volunteers fought at Valverde, Peralta, and on other fields; and at Glorieta, together with their comrades of Colorado, defeated the enemy and turned back the column which was advancing north-erly from Texas with the intention of cutting off the Pacific slope from the remainder of the country. The value of that service to the Union cause can scarcely be over-estimated.

All of our newly-settled communities have more than their share of law-breakers. But New Mexico is far less affected in this way than other Territories, because it is to a large extent an old country. The desperados who crossed the plains found there a settled government, and a population which would not tolerate their lawlessness, and so they quickly passed on to more congenial climes. The situation cannot be better described than by quoting from my report, as Governor, to the Secretary of the Interior, in 1889:

"Quiet and good order are everywhere prevalent in the Territory. During my first experience in New Mexico as Chief Justice, in 1879, the advancing railroads were bringing an influx of the violent and the vicious into the Territory, from which it suffered for several years. The native population, however, was law-abiding and respectful to authority and chargeable with but few crimes. Ten years have wrought a great change. The horde that followed the railroad has passed on to other lands, only leaving a few representatives in our Penitentiary. The desperado and the 'bold bad man' have disappeared. No more quiet or safe community is to be found in the

whole land. A recent occurrence presents a strong illustration of this peaceful condition. The county of Lincoln contains over 26,500 square miles and exceeds in area four of the New England States, with New Jersey and Delaware added. Its sheriff is an efficient officer, who would let no criminal escape. I visited that county during last July and examined its jail. It was empty! There was not a single man undergoing imprisonment there, nor one in confinement awaiting trial! I submit that no similar area in the whole country can show such a record as that."

It appears, then, that none of the conditions exist which would justify a continued territorial condition, and we accordingly demand Statehood as a right. The Territory is "ripe" for it.

L. BRADFORD PRINCE.

II. ARIZONA.

BY EX-GOVERNOR JOHN N. IRWIN.

THE Territory of Arizona is knocking at the door of Congress and asks admission into the Union of States. The condition of a Territory is dependence upon the National Government. That of a State is independence in all things excepting when a constitutional limitation is imposed. A Territory is in vassalage. A State is in equality. A Territory is a child under tutelage. A State is a full grown man with no master. A State governs itself, elects its own officers and enacts its own laws. A territory is governed by officials appointed by the President of the United States, and in the past these officers have usually been selected from the older States and have had little or no knowledge of the people or of the country they are sent to rule.

A territorial legislature can, it is true, enact laws, but these laws are subject to the approval or disapproval of Congress, which knows little and cares less about the needs of a region hundreds of miles away. A Territory has no vote in Congress and no voice in the election of a President. A citizen of a territory is a citizen of the United States, but because he has crossed an imaginary line he has lost the privileges held by other citizens who remain in the States. A Territory is taxed, but has no representation. Its existence is an anomaly and as soon as it can fulfil the conditions it should be received into the Union and given all the rights and privileges of Statehood. These conditions are:

- (1) A people intelligent enough to sustain a State Government.
- (2) A population numerous enough to sustain a State Govern-

ment. (3) Financial strength and resources sufficient to sustain a State Government.

In intelligence and education the people of Arizona will compare favorably with those of any State in the Union. They are largely American, only about eight thousand being of Mexican birth and parentage. They are young, enthusiastic and enterprising, the men having for the most part come from the older States to better their condition in the far West and to hew out fortunes and to build States.

Bribery and kindred scandals are unknown in Arizona and the laws are honestly passed and justly administered. As yet the power of corporations in legislative matters is unknown and the laws are intelligent, humane and suited to the wants of the people. In education, too, Arizona is abreast of the age. It has a splendid system of public schools and at school elections all taxpayers and all parents or guardians of children of school age are entitled to vote without distinction of sex. Every child in the territory can receive a free education, and if too poor to obtain text-books the school district must furnish them free of cost. In these schools no religious tests of any kind are permitted either as to teacher or pupil, and sectarian instruction is absolutely forbidden. Teachers are paid from \$90 to \$125 per month. The counties levy a school tax of seventy-five cents upon each \$100 of assessed property and add to the amount thus raised the money derived from certain licenses, fines and penalties, while each school district which is two miles in extent and includes at least ten children is entitled to an annual allowance of \$400. And this system of schools is sustained entirely by the people of the Territory, with no assistance from the national government excepting a small annual payment for the benefit of the university at Tucson. Arizona has also a fine asylum for the insane and a penitentiary, both built and maintained by territorial funds.

The last census gave Arizona a population of 59,620, but the territory undoubtedly now contains more than 70,000 people. Its superb winter climate has induced many northern and eastern people who are in search of mild winters to settle in its valleys, while the development of its mines and its adaptability for grazing, farming and fruit culture have been factors in bringing many people to make their homes within its borders.

For admission into the Union no certain population is requisite.

The table below shows the population of each Territory by the census preceding its admission as a State.

Tennessee.....	35,691	California.....	92,597
Ohio.....	43,365	Minnesota.....	6,077
Louisiana.....	76,556	Oregon.....	13,294
Indiana.....	24,530	Kansas.....	107,206
Mississippi.....	40,353	Nevada.....	6,857
Alabama.....	*	Nebraska.....	28,841
Missouri.....	66,557	Colorado.....	39,864
Arkansas.....	30,388	†North Dakota.....	328,808
Michigan.....	31,639	†South Dakota.....	182,919
Florida.....	54,477	Washington.....	75,116
Iowa.....	43,112	Montana.....	39,159
Wisconsin.....	30,945	Idaho.....	84,385
Illinois.....	12,282	Wyoming.....	60,705

* Include with Mississippi.

† By census of 1890. In 1880 the population of both Dakotas was 135,177.

It will be seen that Arizona has a population sufficient for admission and has more people now than had two-thirds of the Territories at the date they became States.

The people of Arizona understand the spirit of American institutions and are much better fitted for self-government and for taking part in the choice of a President, Senators and Representatives than the majority of voters in New York and other large cities. In fact, as against the voters pouring into our ports from Europe, ignorant of our institutions, our customs, our laws, and even of our language—the almost purely American territory of Arizona should be admitted into the Union as a self-preserving counterbalance.

The valuation of property in the Territory for taxation is given at \$28,000,000, but this sum represents only about one-third of the true value. Land is taxed on an average value of \$1.41 per acre, horses at \$23 each, mules at \$29, and cattle at \$7 per head. All other property is placed upon the same low plane of valuation. The average rate of taxation approximates \$3 on each \$100—80 cents of which is for territorial uses. Wyoming and Idaho when admitted had valuations for taxable purposes of \$31,000,000 and \$28,000,000, respectively, and Arizona is by nature and development richer and more productive than either Wyoming, Idaho or Montana. Its debt is about \$800,000, and its credit is so good that it has been able to sell its bonds bearing five per cent. interest at par. Never in its history has the territory made a default on either the principal or interest of its debt.

When thoroughly prospected, Arizona will be found one of the richest sub-divisions of the Union in precious metals. Its mountains are full not only of precious metals, but of the finest beds

of onyx, and immense quarries of splendid building sandstone. The mines have, so far, been merely scratched, and yet the mineral product last year was :

Copper.....	\$4,500,000
Gold.....	3,000,000
Silver.....	2,200,000
Total.....	\$9,700,000

In live stock the Territory has a valuation of \$8,000,000. It grazes over 700,000 cattle and nearly a million sheep, and both these great interests are growing larger every year. The wool clip is estimated at 2,500,000 pounds and this industry is very prosperous and profitable, as the mild winters make it a paradise for sheep.

The land when cultivated under a system of irrigation is as fertile as the valley of the Nile. Every cereal known in the rainfall States can be grown, and in addition the semi-tropical fruits reach perfection. The oranges and lemons produced in the valleys of the Salt and Lower Gila rivers are as perfect as those from Florida and Southern California and ripen from four to six weeks earlier. All the citrus and deciduous fruits can be easily and cheaply grown, while for ordinary grain or grass farming the valleys all over the Territory cannot be surpassed in the United States.

Under the 512 miles of irrigating canals now constructed and in operation, 343,000 acres of land have been reclaimed and 1,730,000 are capable of reclamation. With proper laws upon the subject of water storage, it is estimated that 24,000,000 acres of fertile and productive land can be placed in the hands of the farmer and fruit grower. The pine forests of the Territory cover 1,750,000 acres, or about 2,700 square miles. The total quantity fit to be turned into lumber is 10,000,000,000 feet.

The Territory has 1,074 miles of railroad in operation, crossing it from east to west in both its northern and southern sections. A new road is now being built that will join the Atlantic & Pacific road in the north to the Southern Pacific in the south. The Indians are confined to reservations in the southeastern portion of the Territory and are now entirely harmless.

The political complexion of Arizona is at present Democratic, but party lines have never been drawn as in the States, and it is doubtful which party would be dominant under the new conditions

arising from Statehood. Should a Republican Senate pass the bill of admission already enacted by the House of Representatives and should the bill be signed by a Republican President the new State would be very close politically. If President Harrison in addition to signing the bill should at the same time proclaim an amnesty to the members of the Mormon church now under sentence for violation of the laws against polygamy, the Republicans of the Territory would have a fair chance of electing the new Legislature and securing two United States Senators. The Mormons comprise about one-seventh of the population and are on the whole a respectable and law-abiding element.

Arizona should be made a State because it meets all the requirements of Statehood. The Territory has the population to make a State, and the resources to maintain a State. To keep it any longer in its present condition of tutelage and leading strings would be not only a violation of the American idea of home rule but also a great political blunder. The objections made to the admission of Arizona to statehood are that its population is not sufficient and that its resources are not adequate ; and hence that it ought not to have as much political power in the United States Senate as the older and more populous States ; and also that its population is largely of Mexican birth.

The answer to the first objection is, that by precedent its population is more than sufficient ; to the second it need only be replied that those who put forward this objection are utterly ignorant of Arizona and its great resources ; to the third the obvious answer is that the objection, if one it be, has been made against the admission of every new State and that it is obviated by the fact that the House of Representatives stands for the people and the Senate for the political divisions known as States ; while to the last it may be said that the Mexican population is American by education, absorption and surroundings, and that more ignorance is naturalized, more crime sworn into citizenship, and more unfitness made into voters in New York and Chicago every year than there is in the entire Mexican vote of Arizona.

JOHN N. IRWIN.

ENGLAND IN THE ORIENT.

BY PROFESSOR ARMINIUS VAMBÉRY.

AS A result of the great social and political transformation to which the Asiatic world was subjected more than a century ago, man in the Orient has already divested himself of many peculiarities, habits, and customs, known under the generic name of *Asiatism*, and is on the eve of abandoning those ideas and views which were formerly believed to be inseparable from his nature and from the climatic conditions of his home. An extraordinary movement has taken place among the Asiatics, from Japan to the shores of the Adriatic, and from the banks of the Lena to the Indian Archipelago. In searching for the reasons of this striking change in a vast portion of our fellowmen, we are apt to put forward "Western civilization, and the all-pervading spirit of the modern world" as the chief cause of the phenomenon, but as the nations constituting the West differ greatly in their political, social and ethnical conditions, we are well justified in asking: Which of the Western nations has contributed the most towards civilizing the East, and upon which of them can we look as the potent agent and zealous apostle of our culture in the future?

This question has often been asked me since my return from the various countries of Mohammedan Asia, and, when I have answered that the English or the Anglo-Saxon race in general has proved to be the best fitted for the propagation of modern ideas, I have been set down as a critic with a special bias for the English-speaking race, and as one who finds nothing to blame in that fraction of the Western world. My criticisms, however, are based upon facts, and upon a long-standing intimate connection with Turks, Persians, Tartars, Afghans, and Hindus on the one hand, and with English and Americans on the other.

As to the facts, I may cite, before all, the astounding success England's civilizing efforts have hitherto met in India—that very hotbed of Asiatic opinions and notions, and of all the vices, abuses and shortcomings for which we have to blame the Western portion of the Eastern World. There, where centuries ago mankind was languishing under the most cruel tyranny, where life and property were at the mercy of ruthless despots and autocrats, and where blind superstition and gross ignorance furthered oppression and injustice—we now find security, prosperity, justice and enlightenment continually spreading and causing a total change in the cultural and intellectual condition of that vast country. Since 1856 the cultivated area has increased by fifty per cent. in thinly peopled districts like Burma and Assam; by thirty to sixty per cent. in the Central Provinces, Berar and parts of Bombay; and by twenty per cent. in the thickly peopled provinces of Oudh, so that the gross agricultural yield in India is calculated to have doubled since 1858.

As to public instruction, recent statistics show that there are 128 colleges and college departments with 13,614 undergraduates on the rolls, and 133,410 schools with 3,476,194 scholars. In the secondary schools there were 417,000 boys and 27,000 girls. There are also five universities, while the medical colleges are turning out numbers of well-trained native practitioners, and even women doctors are now beginning to practise. Normal schools are training teachers, and engineering and other technical schools are increasing in numbers. The expenditure on education in 1887 was £2,637,000, an outlay which has been since considerably increased. In reference to the material progress we may mention that in 1889 15,200 miles of railway were in operation, 103,000,000 passengers and 22,000,000 tons of goods having been carried during the year. There were 31,895 miles of telegraph, over which 2,750,000 messages were sent, while the area irrigated by canals was 10,630,000 acres. Similar progress is to be seen in trade, and should we be inclined to record the various improvements effected in the different branches of administration, as well as the mental advance noticeable in all classes of that huge motley population of Hindustan, volumes might be filled. We may, therefore, safely state that the English have been able to divert the thoroughly Asiatic

mind of the Hindus into grooves of European thought—nay, into the British manner of thought and action, so much so that a great German statesman, struck by this phenomenon, quite unparalleled in the history of mankind, rightly remarked: “If the British lose Shakespeare and Milton and every other writer who has made their name illustrious throughout the world, the justice and ability with which they have administered India will be an imperishable memorial of their nation.”

From India we might well turn to Egypt. Here, too, we see order, security and justice spreading amongst a formerly oppressed and down-trodden population. The fellah enjoys an epoch of welfare and happiness he never knew under the rule of his co-religionist princes; in fact, he will now learn to appreciate the fabulous treasures of his native soil, and, above all, he will perceive that difference of creed and color has nothing to do with the capacity and honesty of a government. It is useless to deny that British rule has done more in a few years for the Nile country than whole centuries of the rule of former princes. And if we look to Eastern Asia we cannot fail to perceive that all the changes wrought there in the social, political and economical conditions of Japan, China and Siam are mainly due to the influence of England and America. It is the Anglo-Saxon spirit which pervades all the reforms and innovations. Anglo-American enterprise has aroused the formerly sluggish Orientals to activity, and the language of Shakespeare and of Milton is the tie which binds the Eastern Asiatic to the West. The members of the Austro-Hungarian embassy to the imperial court of Tokio were obliged to use English in their conversation with the Emperor, whilst the officers sent from Japan to the Sultan of Turkey could only make themselves understood through the assistance of English-speaking interpreters, for in the East French has ceased to be the language of diplomacy.

In the face of these undeniable facts we are well entitled to ask: What is the reason that the English have succeeded so splendidly in their work of reform in Asia, and how can they perpetuate their rule over vast multitudes far away from their insular home? The answer is very plain. Like the rest of mortals, Britons or Americans do not possess superhuman or miraculous powers; all their astounding success is simply the outcome of those ethnical, political and moral qualities, through which they

have distanced other European nations, and by which they very naturally over-awe Asiatics. An eminently strong individuality, fostered by a liberal political constitution, and by the spirit of freedom, has at all times encouraged their spirit of enterprise; stimulated them to acts of daring, and made them persevering and courageous under the most critical circumstances or the greatest dangers. The quiet temper and the indifference so frequently shown by a single English traveller amidst the hootings and clamorous behavior of the Oriental mob, by which he finds himself surrounded in the populous bazaars of Eastern towns, offers an excellent *pendant* to the attitude adopted by the English Trading Company in India on their first appearance on the coast of Bengal. Surrounded, pushed, threatened and attacked on all sides, the British troops valiantly held their own against the far more numerous armies of the Moguls, until the latter, overawed by the courage, tenacity and perseverance of the intruding foreigner, became gradually accustomed to the uncalled-for visitor, and even submitted to him. Next to this ranks the gravity and calmness with which the Englishman appears amongst Asiatics, who hate levity of character, and who are particularly inspired with respect for a man of dignified manner and serious demeanor. This quality of the English, degenerating, alas! very often into coldness and haughtiness—particularly in the case of the half educated—may well prevent a mutual *rapprochement* between the conqueror and the conquered, and it has also in many cases essentially injured the friendly relations of both. On this account the Russian conqueror is ahead of the English, for the former, being himself an Asiatic, will much more readily entertain a close and intimate relation with Orientals than will the Briton of higher education, who enters his field of Asiatic enterprise quite fresh from Oxford or Cambridge. It would be not only useless but culpable to disregard this national error, to which must be ascribed more than one calamity which has befallen the English in the East.

On the other hand we ought not to conceal from ourselves the fact that an Oriental is accustomed to respect a stern master; in fact, the ruler in whom he discovers an easy-going mind and puerile habits will never be able to influence his character or to bring him round to obedience. According to Oriental notions, gravity of character and sense of justice are qualities inseparable from each other;

the Oriental patiently bears the one in order to enjoy the benefits of the other, and consequently he finds it quite natural that the rule of his English master is, above all, just and equitable, and that he never has to apprehend any unfair treatment. It is the relation between the father and his grown-up children which serves as a bond between the English ruler and his Asiatic subjects, and if this ruler, in fulfilling his paternal duties, shows himself truly liberal and generous, as the English do, owing to their innate sense of liberty and fair play—and Oriental rulers never do or did—then the mutual understanding must unavoidably result in those happy relations which we find to-day between Great Britain and her Asiatic subjects, in whose loyalty and contentment lies the most eloquent proof of the superiority and the solidity of British rule in Asia.

Superficial critics, men unacquainted with the real spirit of the East, have frequently declared that English rule and English views, representing the highest degree of Western civilization, must be too strange to the totally different notions of mankind in Asia, and that consequently British institutions must be unpalatable to the genuine Asiatic. Although I have heard this remark from many statesmen and eminent philosophers of our day, it is nevertheless a fallacy which needs refutation, for no Asiatic is so shortsighted as not to perceive the good qualities of the English rule compared with the disorderly, rapacious and despotic government of his native princes.

Difference in religion, which with an Asiatic outweighs all possible considerations, has been and will long remain the great stumbling block in the way of a thorough appreciation of the superior qualities of the foreign conqueror, and will prevent a close contact between the ruler and the ruled, but religious tolerance—a virtue totally unknown to the Asiatic—tends to mitigate this evil. The non-interference with the religious customs and habits, nay, the respect paid by the Christian conquerors to certain rites, has particularly struck the Mohammedan portion of the Asiatic world, and furnishes an evident proof of justice on the part of the English, and if we add that the English ruler does not officially countenance the work of Christian missionaries, and that before the law all religions enjoy equal right and protection—which cannot be said either of Russia or of other Christian rulers in the East—then it will be easily understood that British rule is not

by any means oppressive to the natives of Asia, and that, having once submitted to it, they become patient and happy subjects.

It has often been said that the Asiatic, having served from time immemorial as a blind tool of despotism and tyranny, will never be able to acquire a taste for political freedom and liberty of action. Politicians on the Continent have frequently reproached England with being too liberal in her dealings with Asiatic societies and have warned the foreign ruler of India of the evil consequences and dangers which must follow. This, too, I am glad to say, is another fallacy. Liberty is a golden fruit towards which mankind, whether in Asia or in any other part of the world, has always eagerly stretched forth a hand, and those who have tasted it will certainly not readily renounce its enjoyment. The truly liberal institutions which have emanated hitherto from our Western world to the Asiatic are mostly, if not exclusively, of English or American extraction, and we have only to look at Japan and India to see that they have not fallen on barren soil, but that they have taken root and promise to thrive as well as they do in the West.

A long correspondence with Japanese and Hindus, brought up amid European surroundings, has taught me that these Oriental fellow-men of ours value highly our liberal institutions; it is not the least strange or troublesome to them to raise their heads from the dust of abject slavery, and they are sometimes even too fiery and too hasty in the path of liberalism, as proved by the Benzali Babus, who had found their political ideal in the late Mr. Bradlaugh, or by young Turkey, who delighted in Robespierre and Danton. The truly liberal spirit of government, far from being a menace or a danger, is the real stronghold of British rule in Asia, and whilst it outshines the rule of the rest of foreign conquerors in the old world, so does it afford the best guarantee of stability and duration.

ARMINIUS VAMBÉRY.

NATIONAL BANKING AND THE CLEARING-HOUSE.

BY THE HON. A. B. HEPBURN, COMPTROLLER OF THE CURRENCY.

THE national banking law, at the time of its enactment, was essentially a transcript from the laws of New York and Massachusetts, with changes necessary to nationalize their provisions, together with some distinctively new features. The system was established at a time of great financial pressure (1863) to supply the monetary needs of the government, State banks having proven inadequate. United States bonds, exclusively, were made the basis for circulating notes, and thus the banks became large purchasers of bonds, and note-holders were protected beyond possibility of loss. Many important amendments have since been made, all of a restrictive character.

The affirmative action of banks, within the line of statute and common law, is left to their individual enterprise, inspired by the desire of stockholders for dividends. The function of the government is to regulate by restraining. It seeks to insure good banking by enforcing statutory prohibition against unsafe practices.

Five or more persons may organize a national bank, and receive their charter from the Comptroller of the Currency. Banks may be organized with a minimum capital of fifty thousand dollars in places of less than six thousand inhabitants, one hundred thousand dollars where the population does not exceed fifty thousand, and with two hundred thousand capital in all larger places. Banks must own United States bonds equal to one-fourth of their capital stock, if the capital does not exceed one hundred and fifty thousand, and in case it does must own not less than fifty thousand dollars of such bonds. Any national bank may acquire and assign to the United States Treasurer, bonds of the United States not

exceeding the amount of capital stock, upon which security the Comptroller issues circulating notes equal to ninety per cent. of the par of such bonds. In 1863 Congress imposed a ten per cent. tax on State-bank circulation, which was intended to and did force it out of existence.

Banks make five verified reports of condition annually, in such form as the Comptroller prescribes, upon a post-dated notice, which reports are compiled and reported to Congress, and the balance sheets published in the local press. These reports are elaborate as to balance sheet and detail, and since the books of each bank must be so kept as to furnish this information, it has an important and valuable influence in systematizing bookkeeping and unifying methods of business. The compilation of these reports reflects the course of trade and finance throughout the country, and is of great practical value to the public.

Each bank is examined at least once a year by an expert examiner, appointed by the Comptroller of the Currency and Secretary of the Treasury. The scope of examination includes compliance with the law, character and method of business, fitness of officers, valuation of assets, and ascertainment of liabilities.

National banks are restricted to a commercial banking business, cannot loan upon real estate security, and real estate holdings are limited to banking necessities and property acquired to protect the bank against loss; cannot loan upon or own their stock; are forbidden to borrow money to an amount exceeding paid-up capital; are forbidden to certify checks, except against money actually on deposit, and are forbidden to loan to any one individual, corporation or firm an amount exceeding ten per cent. of their capital.

Causes affecting a whole community, like general financial distress, repeated crop failures in one locality, may cause bank failures, but the history of bank failures and large losses, which do not result in failure, reveals as a common cause the concentration of the bank's funds in a few hands or a few interests. This prohibition seeks to distribute a bank's loans and thus reduce its risks. New York, Chicago and St. Louis are central reserve cities, and banks located therein are required to keep, in bank, a cash reserve equal to twenty-five per cent. of their net deposits. There are twenty other reserve cities, the banks in which are also required to keep a like reserve of twenty-five per cent., one-half of

which must be cash in bank and the remainder may be to their credit with a central reserve city bank, approved by the Comptroller. Banks located elsewhere are required to keep a like reserve of fifteen per cent., six per cent. of which must be in cash in bank and the balance may be with an approved bank in any reserve city. This requirement does not seek to establish a new principle in banking. Its purpose is to compel all banks to keep such reserve as conservative banks would keep in the absence of any regulation.

The percentages required are based upon the experience of conservative banks, conform to the requirements of prudence, and are designed to be so fixed that in the regular course of business a bank would as often be over as under its reserve. The reserve is not a fixed quantity, segregated from the current funds of the bank. It is there to be used when required. The statute contemplates such use, but requires its restoration in due course of business. And if, after notice from the Comptroller, it fails for thirty days to make its reserve good, the bank may be closed.

An interior bank cannot safely transact its current business with less than six per cent. of its deposits in cash on hand. And reserve city banks, with their liability to be drawn upon, "in flocks," by their correspondents, require the increased amount. Stockholders are liable to an assessment to make good an impairment of capital, and, in case of failure, are liable to assessment to an amount equal to the par of their holdings, in order to pay creditors. In case of failure a receiver is appointed by the Comptroller. All moneys are paid into the United States Treasury, and dividends paid by the Comptroller. This method has proven very economical and expeditious in comparison with the system of appointing receivers by the courts, which prevails in several States.

I have briefly noted the distinguishing features of the national system. The National Bank Act has stood as a legislative model for the various States, and several have copied its provisions. But there is nothing approximating uniformity in the different States. The greatest diversity exists. Few States require banks of discount and deposit to keep a reserve or limit the amount of loans to single individuals, corporations, or firms, or forbid loans upon real estate, or stock of the bank, or forbid over-certification, or make stockholders liable to assessment for the payment of cred-

itors. Many have no system of examinations, many require less frequent reports of condition—quarterly or semi-annually—and less complete in form and detail than in the national system.

Some States have excellent systems, like New York. Kansas has a very complete law, recently enacted. In thirteen States State banks are prohibited from issuing circulating notes. In fifteen the statute is silent upon the subject. Many require securities, ranging from U. S. bonds to real estate, as a basis for circulation, and some permit circulation, without security, to an amount exceeding the capital stock. In one, an individual, by complying with the statute, becomes an "Individual Banker," possessing all the powers of a corporate bank, including that of issuing circulating notes. Trust companies form an important part of State banking institutions, enjoy unusual privileges, and have had marvellous growth in our cities. The city of Boston has no State banks, but many trust companies. New York's and Philadelphia's trust companies far surpass their State banks in volume of business and aggregate of resources. They are not allowed to issue circulating notes, and are not authorized to "discount bills," but may loan upon them or buy them. They exercise all the other usual functions of banks, and, in addition, may act as register and transfer agents for corporations, fiscal agents for municipalities; may accept and execute any trust of any kind, created by a corporation or individual, or by order of court. They pay interest upon deposits subject to check, and are strong competitors of savings' banks, as well as banks of discount. They are not required to keep reserve, and many of them keep no cash, but deposit with and pay by check upon their clearing-house bank.

In New York, savings banks can only invest in United States bonds, New York State bonds, municipal bonds within the State of New York, and bonds and mortgages. In all other States the range is much wider, including railroad and corporation bonds, and, in many, bills receivable. Most savings banks are mutual, but many have capital stock, and many do a commercial bank business.

The banking laws and systems of the several States are so different that comparison between the National and State systems is exceedingly difficult. Their relative importance is tersely expressed by the following table.

Total resources, 3,788 National banks, October 31, 1892.....	\$3,510,094,897
" " 3,191 State banks, July 1, 1892.....	1,040,697,731
" " 168 Loan and Trust companies, July 1, 1892.....	600,244,908
" " 1,059 Savings banks, July 1, 1892.....	1,964,044,861
" " 1,161 Private banks, July 1, 1892.....	146,661,673

The currency question at the present time presents a triangular aspect. The government has in circulation five different kinds of paper money—gold certificates, silver certificates, greenback certificates, greenback and treasury notes—aggregating \$899,562,711. The national banks have in circulation \$174,404,424, and now comes the proposition, formidable from the indorsement it has received, to restore circulation to State banks. Since 1878 the silver interests have dominated the councils of the nation. Under the Bland act silver was purchased, and \$378,166,793 standard dollars coined. They accumulated in the Treasury, where their uselessness would doubtless have compelled the repeal of the act had they not been coaxed into circulation by means of a paper proxy—silver certificates.

In 1890, when the high rate of interest which prevailed in the money centres of the world indicated a scarcity of money and justified an increase in the circulating medium, a proposition was made to allow national banks to issue circulation to the par of their bond deposits. This proposition was absolutely free from criticism, and would have added (July 14, 1890) \$14,412,190 to the circulation, almost immediately. And yet this silver interest barred the way and insisted that no relief should come except it came through silver. Free coinage was the panacea demanded; compromise gave us the present law, under whose provisions 129,879,444 ounces of silver have been purchased and \$124,735,665 Treasury notes issued. This silver has depreciated upon the hands of the Government \$14,987,545. That is the bounty paid to the silver industry.

According to the late Mr. Blaine the "tariff is enlightened selfishness." If enlightenment is in proportion to selfishness, then silver advocates stand preëminent.

The silver industry is entitled to no bounty. The policy of the Government, in purchasing a commodity which it does not want, for the sole purpose of putting into circulation as money the obligations given therefor, cannot be justified. An equally safe and more elastic currency can be otherwise provided.

The operations of the act of 1890 have involved the Government in demonstrable loss and threaten to involve financial dis-

aster. The possibility of a premium upon gold, and consequent contraction of the currency by the amount of gold in circulation, holds enterprise in fetters, embarrasses trade and depreciates our securities in the markets of the world. The monometallists this country needs to fear are those who contemplate this prospect with equanimity, who would make merchandise of gold and make silver our basis of value. There is not a business interest that would not be relieved, not an industry that would not be strengthened, if the Government would cease these silver purchases and cease to issue currency.

The cloud that obscures the sunshine of prosperity has a silver substance, instead of a silver lining. National bank currency is flippantly condemned upon the ground that it is based upon the national debt, which is about to be extinguished, and hence the currency must cease to exist. This position is based upon three assumptions, by no means warranted: First, that no currency can be secure except it be based upon a deposit of stocks and bonds; second, that the United States debt will presently cease to exist; third, that when the national debt is paid and cancelled no other securities will exist available for the purpose.

If the banking experience of the several States prior to the war affords no example of a successful currency system, it nevertheless furnishes data sufficient to show what might have been. From this experience the national banking system was evolved. The practicability of the safety fund principle, when confined in its application to circulating notes and the issue of such notes sufficiently guarded, was fairly demonstrated. The perfect statistical information furnished by the national bank system more clearly demonstrates the feasibility of protecting bill-holders without bonds as security, if that alternative becomes necessary.

Since the organization of the national bank system, and prior to November 1, 1892, 181 banks have failed. All of these paid note-holders in full out of the proceeds of the United States bonds deposited to secure the same; 39 paid creditors in full; 6 paid principal and part of the interest, and 13 principal but no interest; 110 have been finally closed, and 16 are virtually closed. Of those finally closed, only 33 failed to pay dividends to creditors, equal in amount to their circulation, in addition to redeeming their notes.

The total circulation of these 33 banks was \$3,310,529, their total dividends were \$2,095,678. The total circulation of all these

failed banks was \$16,840,850. The total cost to the government, from all sources, of the national bank system has been \$14,535,000. The total tax collected from the banks, upon circulation alone, being at the rate of one per cent. per annum, was, June 30, 1892, \$72,635,000. Hence from this tax alone the government could have assumed and redeemed all bills of all failed national banks, recouped all expenses and still have a net surplus of \$41,209,150. An annual tax of two-fifths of one per cent., upon circulation would have defrayed all cost, and redeemed all notes of all failed banks.

In the light of the foregoing statistics it is probable that most banks would, without bonds as security, pay enough to redeem their circulating notes. Hence the Government, fortifying itself by means of a small tax, could safely assume the immediate redemption of the notes of failed banks, and by making itself a preferred creditor, recoup itself from the bank's assets.

But a safety fund which compels the strong banks to redeem the notes of the weaker ones is essentially unjust. The safety fund principle can be combined with security for circulation with excellent results. Let a fund be contributed by a uniform tax upon all banks, and paid into the Treasury of the United States, available for the immediate redemption of the notes of failed banks. Give this fund a prior lien upon the assets and stockholders' liability of such banks for the advances made, less the amounts contributed to such safety fund by such banks. There should be a provision, also, that any bank going into liquidation should only be required to deposit with the Treasurer of the United States a sum equal to its outstanding circulation, less the amount contributed by such bank to such fund. Such a fund would involve no injustice to banks, would be a guarantee of the immediate redemption of failed bank notes, and would avoid the criticism of the want of convertibility of other than United States bonds as a basis for circulation. The necessary legislation could be easily engrafted upon the present provisions of the National Bank Act.

As to the second assumption: public revenue, viewed in the light of public expenditures and the trend of public opinion upon the subject of taxation, affords no prospect of the reduction of the public debt by bond purchases in the immediate future. There is little probability of anticipating the maturity of the

four per cent. bonds, and every indication that they will be continued after they do mature—July 1, 1907.

As to the third assumption: When the best is removed, of necessity, the second best is promoted and becomes best.

United States bonds command the highest premium in proportion to interest paid, yield the lowest rate of interest to an investor, fluctuate least, are most readily convertible into cash, and from the point of safety are the best securities of the present time. But to assume that when they cease to exist the country will be bereft of securities possessing stability and convertibility, suitable as a basis for circulation, is unwarranted. With \$559,589,200 of four per cent. bonds, with fourteen years to run, this question, What other bonds can be substituted? is not a burning one. Any change in the basis of circulation, whenever made, should be predicated upon the extinction or unavailability of these bonds. The needs of these banks enabled the Government (September 1, 1891) to continue \$25,364,500 of four and one-half per cent. bonds at the low rate of two per cent., at the pleasure of the Government, while the four per cent. bonds netted an investor, at the same date, 2.7 per cent. Thus the banks in effect are contributing to the Government a saving in interest of seven-tenths of one per cent. annually upon \$25,364,500, or \$177,551.50.

It was demonstrated in the last annual report of the Comptroller of the Currency that had the 4 per cent. bond issue been refunded into 2 per cent. bonds on October 31, at current market value, it would have resulted in a saving to the Government of \$67,161,551.47. A large portion of such bonds could undoubtedly be so exchanged. It is argued that this would increase the public debt. Certainly not. The accruing interest is as much a part of the debt as the principal. It would increase the principal, but in a greater degree reduce the interest and result in a large net saving. This would furnish ample bonds, selling at par, as a basis for circulation, and by allowing circulation equal to the par of bonds it would remove all force from the criticism that parties organizing new banks are compelled to tie up their capital by purchasing high-priced securities equal to one-fourth their capital stock.

No bank is required to own more than fifty thousand dollars in U. S. bonds, and, all expenses considered, circulation nets more than 6 per cent. Hence the above criticism has little

force, except as to small banks in new places, and little even then.

In order to keep their funds profitably employed banks are becoming large owners of investment securities. On December 9 they owned \$153,648,180.71 of investment securities, in addition to \$185,918,850 in U. S. bonds. The ownership of bonds is no hardship. It is the heavy tax and restricted issue and high premium that are unjust. Security for circulation compels the conservative investment of enough funds to absolutely protect bill-holders and leave the remaining assets for the protection of general creditors.

State bank circulation is advocated so as to give each locality an abundant supply of money. The profit of bank circulation depends upon the time it remains outstanding. It is useless to the public and profitless to the banks, so long as it remains in the bank vaults. As often as it is received and credited to a depositor, so often is it redeemed. Its use and profit are inconsistent with the ideal of a local currency.

In ante-bellum times banks uniformly discriminated in favor of the borrower, who wanted funds to use at a distance. State bank bills, if permitted to issue, must be accepted as money, must pass current with the business community, because the greater portion of the community are not in condition to discriminate between the strong and the weak, and of necessity cannot be; also because of competition—a fear that refusal may not be well founded and result in driving away business. Such bills would circulate freely in normal times, when credit is freely extended, would perform the function of money and pay debts; but in times of financial reverses, the general distrust that withholds credit would extend to them, and instead of being regarded as money, holders would be seeking their redemption; instead of paying debts, their own payment would be demanded. In times of prosperity they would add to the boom; in times of adversity they would lose their money power and add to the distress.

Why should Congress delegate the question of bank circulation to the forty-four sovereignties that constitute the United States, with diverse laws, systems, and supervision? Confusion, uncertainty, want of information and inability to procure information must ensue. It is axiomatic that one authority, with central supervision and control, can accomplish better re-

sults. You cannot localize money in the United States. The value of a currency depends upon the extent of country in which it possesses debt-paying power. State lines are all powerful in determining where a man shall vote and pay his taxes, but in determining the course of commerce and fixing the currency that moves that commerce, they should have no effect. The United States is a nation, in a commercial sense preëminently so, with one interest and one destiny, and its material interests will be best subserved by but one currency.

The greenbacks are a forced loan, bearing no interest, which must some day be paid. Our silver currency is non-elastic and certainly non-profitable. State-bank circulation is condemned alike by reason and experience.

The national-bank circulation is commended alike by reason and experience. Proper legislation could easily add elasticity to its present qualities and render it adequate to the needs of the entire country, making it what every currency should be—sound, safe, elastic, and as good as gold. And what stands in the way of such legislation—a prejudice as old as it is unjust, a selfishness that would force a market for silver, and a clamor for more money as unwise as it is dangerous.

Carefully prepared statistics, covering widely separated periods, show that over ninety per cent. of all business transactions in the United States, accomplished through banks, are represented by credits. Less than ten per cent. involves the actual transfer of money. In the light of this fact, how apparent becomes the impossibility of furnishing a volume of money, sufficient to transact the business of the country in times of distrust when credit is refused. The mechanism of banking is so complete and its working is so thoroughly systematized that some form of credit is made to take the place of money, wherever possible, thus avoiding the risk involved in the use of money and preventing the loss of interest which such money otherwise employed would earn. A check drawn upon the First National Bank of Potsdam and deposited in the First National Bank of Canton—two adjoining towns in northern New York—would be sent to New York City for collection, a distance of four hundred miles, instead of being sent direct, a distance of ten miles. Why? Because there is no exchange between these towns, no open accounts. There is between each and New York. A

Michigan bank has occasion to remit to a bank in Missouri. It does not send money, which would involve express charges. It remits by draft upon New York, Chicago or some central city, where it has a credit balance, which costs only postage. Thus the bulk of all the banking transactions of the country flow into our larger cities, constitute a part of the Clearing-House exchanges, are subject to every possible offset, and the actual money remittances from one locality to another are minimized. The Clearing-House affords the most remarkable instance of the extent to which a simple device of bookkeeping can minimize the use of money.

In our smaller cities it is the custom of banks to send all claims payable at other banks in the same place, by runners or messengers to such banks for payment. In such manner are their exchanges consummated, and in such cases the payment of these claims represents a money transaction. In our larger cities, in order to save time and labor and avoid the risk attendant upon the transporting of money about the streets, and minimize the amount of actual money required to adjust the exchanges, clearing-house associations have been established, wherein each bank is credited with what claims it has against the other members of the association, and debited with the amount that each of the other members of the association hold against it. The balance only is paid or received in money. Thus each bank adjusts its day's exchanges, as though all transactions were with one bank instead of with the many banks which constitute the other members of the association. The mechanism is simple. The claims against each bank are placed in separate envelopes and listed on the outside. Each bank has a desk in the Clearing-House, and is represented by a delivery clerk and a settling clerk. The delivery clerk upon arrival hands to the Manager a ticket showing the total amount of exchange brought. This amount is immediately credited upon the Clearing-House balance sheet.

All clerks must be at their desk at ten o'clock. Any delinquent bank is fined. At the tap of the bell the procession of delivery clerks moves in order, each delivering his exchanges and each settling clerk receiving and receipting therefor. The settling clerk then foots the exchanges he has received from the other banks and sends to the manager a ticket, showing the amount. Each bank is debited the amount thus received and

the total credits and total debits balance. If they do not, after the expiration of fifteen minutes, the time allowed for the consummation of this work, any bank found in error is fined.

At 1:30 P. M. the banks are again represented at the Clearing-House, and either pay or receive in money their debit or credit balances. The payments just balance the receipts, and of all the millions that pass through the Clearing-House each day, nothing remains at the close of banking hours.

There are fifty-seven clearing-house cities in the United States. Their aggregate exchanges last year were \$61,017,839,067 and yet the transaction of this enormous volume of business was accomplished with the use of \$4,881,777,289 in money, such being the total balance actually paid.

A. B. HEPBURN.

NOTES AND COMMENTS.

A REPLY TO AMÉLIE RIVES.

AMÉLIE RIVES, in her article "Innocence Versus Ignorance," states that her views on this subject are given in the line of Robert Browning:

"Ignorance is not innocence but sin."

She would be justified in using this authority did she understand the word "ignorance" to mean ignorance of the normal, but, in advocating a "knowledge of good and evil," she assumes that Browning says ignorance of evil is sin, thus placing him in the position of advising a knowledge of the morbid and unhealthy growths on human nature—an interpretation which the author of "Pippa Passes" might have reason to resent.

The article in question even postulates a knowledge of evil as necessary to innocence in saying, "Innocence is only in the highest sense worthy and useful when it is the result of choice." In endowing it with the element of choice, it is to be feared she gives "innocence" the full significance of "Purity," for while purity may weigh and choose, to innocence there is no choice, because no possibility of evil.

The day of the want of confidence between parents and children, so deplored by the author, is disappearing and, when, in order to emphasize what she considers the present unfortunate condition, she uses the question of Milton: "Will there never be a time when every mother shall be the priestess of her children and family?" she overlooks the fact that this expression foreshadowed the present day of the higher education of woman, when the mother becomes capable of priesthood. And, again, she fails to realize that were Confucius living now, and in America, he could not with impunity have made the statement that "There never has been a girl who has learned to bring up a child, that she might afterwards marry."

Still, the wise mother of to-day, however equipped with a knowledge of psychology, goes to school to Nature in rearing a child. She watches the slow growth of the child as reverently as if attending the awakening of a god, and, seeing how gradually Mother Nature unfolds one sense after another, comes to dread any interference which might force the growth of one sense at the expense of others, and withholds the pressure of influences from without, until all senses are equally developed.

This knowledge she learns afterwards to apply in watching the unfolding of the woman-nature, and holds in abeyance even her own individuality, lest she mar a petal of the budding soul. Above all does she dread the approach of a knowledge of evil, and conscious of the sacredness of her trust, guards the maiden's natural faith in human nature, knowing that her defence from evil lies, not in a knowledge of the world, but in a loftiness of ideals.

Again, Amélie Rives includes a knowledge of evil in the knowledge of truth necessary to right living in saying, "As a mere matter of self-defence, such knowledge should be given to children. A mother who keeps it from them acts as foolishly as a hypothetical lioness, who proceeds to tear out her young one's claws, that they may be harmless as doves—not reflecting that, unlike doves, they have no wings to bear them out of the dangers against which their claws would have protected them;" whereas the child's

only real safe-guard is in the growth of spirit wings, which can bear it above danger, rather than in the cultivation of claws, which in purely animal defence injure others, while affording uncertain protection to itself.

In admitting the advisability of instructing a young girl in the wickedness of the world, the author ignores that the rule of pedagogics, which says that an incorrect image of what is to be learned should never be put before a pupil, applies to moral as well as intellectual images. Immorality once revealed, the impression cannot be erased. If immorality be unconceived until a later period its revelation will have a repugnant effect, the force of which would have been lost had the concept become familiar.

But were we to admit the revelation of evil as necessary for the child's self-defence, that very revelation would necessitate a too complete instruction in physical truths, the communication of which to an undeveloped nature would tend to materialize love—a result which should occur only when the nature has reached its highest spiritual possibility.

It is a vital truth that the world of to-day should give more attention to physical morality, yet if, as the result of doing so, thought grows material, both the physical and the spiritual will ultimately suffer. The difficulty lies in drawing that line between physical and mental culture, which shall assure the greatest perfection to both.

"A knowledge of the laws which govern physical nature" is certainly needed, but not until nature herself demands it, and the period of this demand varies according to race conditions. In countries where women attain no intellectual culture, physical laws are fulfilled at an abnormally early period, and the woman flowers and withers before the age of thirty; in countries where the youth of woman is devoted to her education, the development of the intellectual faculties seems to retard emotional growth, delaying the necessity of an acquaintance with physical laws and rendering a comprehension of the *morale* of the world unessential until a maturity of mind yields to the knowledge its proper proportion in a rounded development of the individual.

There survives a dangerous tendency to neglect proper instruction in the laws of the body because of the old prejudice which, in a conscientious mortifying of the flesh, favors the crushing of natural passion, and in condemning rather than exalting its material element loses love's perfect consummation, which while teaching a woman that she is human, renders her more capable of the divine.

But, though in nature's own time the maiden must know the physical and spiritual truths of her being, she need never acquire knowledge of a world where love has lost its spiritual element. When Herbert Spencer said that "Few seem conscious that there is such a thing as physical morality," he did not say that physical morality necessitated a knowledge of physical immorality.

If love in all its spiritual attributes is properly-developed, physical morality is inevitable. If love is once lowered and cynicism fasten its octopus grasp on the young soul, no teaching of physical morality can rescue it. The only preservation of purity is ideality, and the young girl, dreaming of the ideal lover who shall one day waken her lips to life, in keeping herself holy for this consecration, is armor proof against the evils of the world.

In society it is true that "ignorance often causes girls to be placed in a false light," but the very nature of social laws is such that the delicacy of a properly-developed girl keeps her from dangerous indiscretions. A native

modesty is in little danger of miscomprehension, and the mistakes of innocence charm a world which hastens to condemn the suggestions of prudery.

Amélie Rives says of the young woman possessed of worldly knowledge: "Her brothers will confide in her as they never would were she the morally one-sided being instanced as the only type of the refined and innocent maiden." But although the knowledge of the day forces us to cast off mediæval conceptions of woman, does not the fact remain that a sister's innocent horror of evil is a more effective restraint on her brother than a knowledge which would place her on a level with his boyish comrades, and does not the necessity of its concealment from her eyes blacken to him the shadow of the evil? Is it the woman who knows the evil in a man's life who influences him, or the woman who recognizes the ideal towards which he strives?

In urging that any child may develop the evil tendencies which have never appeared in the parent, and should be taught accordingly, the writer quotes from the "Origin of Species," instancing a case of avatism—the occasional appearance of a moss rose on a common rose plant. Herein she establishes the possibility of exception to a general rule, but the fact that a girl of 'horrid tendencies' may come from an unexceptionable family offers no argument for all girls being taught what would be harmful, except to some chance abnormal individual, and had Darwin spoken of the cultivation of the moss rose on the plant of the common rose, would he not have advocated that care of all the buds which would develop the finest specimen?

If, as Sir William Hamilton says, a presentation or representation tends to exclude its opposite from consciousness, the old theory that a young girl be kept ignorant of the wickedness of the world is based on a psychological fact.

BERTHA MONROE RICKOFF.

THE MIGRATIONS OF THE BRAHMAN.

A CERTAIN professor of theology in Tübingen warmly censured the holding of extreme views upon any religious subject. "Some persons," he told his classes, "assert with positiveness that there is a God. Others deny his existence *in toto*. Gentlemen, your safest course will be between these two opinions." In the case of the Hindu philosophy, as variously expounded in this country, we can certainly say, *medio tutissimus ibis*.

There are invasions of ideas as of armies. Those of Eastern philosophy and poetry in the West, though they are but "deeply, darkly understood," have yet had a considerable following among us. The interest of the English-reading public in Oriental thought, whether Buddhist or Brahman, is not indeed a new thing; Sir Charles Wilkins's translation of the Bhagavat-Gita, a portion of the Mahabharata, having been published in London in 1785. It was the first fragment of Hindu philosophy that was adequately presented to English readers.

The Bhagavat-Gita is the typical expression of ancient Hindu ethics and philosophy, and is still the best known in Europe and in America of the Hindu scriptures. It is a work of profound intrinsic interest, which is not lessened whether we read it in the temper of the earlier or of the latest English commentators. Yet not until recent years has any considerable impression been made in England or America by Hindu philosophy, poetry or religion. These have appealed indeed to the thought and sympathy of scholars of both countries from Wilkins and Sir William Jones to Whitney,

Müller and others of the present day. But the British public in general received the successive instalments of translation with a merely curious interest, relegating them for the most part to the limbo of elegant extracts nor was it until lately that Eastern literature can be said to have won any popularity in England.

In our own country, on the other hand, these writings have been the main inspiring force in what still remains the nearest approach to original poetic thought that we have as yet produced—the Concord philosophy of the time of the “Dial,” especially as represented in the writings of Emerson.

Through the medium of this brooding spirit Oriental thought came to exercise, for some thirty years, a profound influence upon the development of the New England mind; let us say upon the generation that received its culture during the years from 1835 to 1865. That influence was not intellectually virile; it unnerved the life and unstrung the thought of many; yet it cheered many a gentle spirit and softened some rugged ones. Where it sought to instruct the intellect it failed, as all poetry must fail. But where it was taken for poetry, which it is, and not for philosophy, which it is not, it well served the legitimate purposes of poetry,—to cultivate and to refine the emotions. Both for better and for worse, this Western Orientalism has been a real influence in our New England culture, and through this upon the cultivated mind of the entire country.

The second American invasion of the Brahman was a very different affair,—Ahriman pursuing Ormuzd, if I may use a dignified comparison in a matter of pure fraud. The “occult sciences,” as exploited by the late lamented Madame Blavatsky, gathered themselves together, like nebulous matter from space, in the concrete domain of a New York avenue; and there, for a time, they clung to every-day life like a corposant to the weather gearing of a topsail-yard in a storm. It was with but a precarious tenacity. During the years 1875–1876 much was heard of the “materializations” and other mystic doings of these people; but finally they departed like the enchanter’s rout in Comus, taking their astral bodies and their double-acting shrines to India. Thither, in November, 1884, they were followed by a member of the British Society for Psychical Research, Mr. Hodgson, who was charged with the duty of investigating their claims; and these he found and declared to be entirely fraudulent.

These people had no serious following in the United States; but they left a glimmering trail of curiosity behind them. The familiar stories of the Indian jugglers and of their marvels obtained new currency; a Brahman visited us occasionally, and stirred up new interest in the slowly-growing circle of ingenuous thinkers who hoped to find answers to their anxious questions in alien creeds. Some of these were honest and competent thinkers; some were neither honest nor competent. A Mr. Chatterji, who is said to have been one of Madame Blavatsky’s dupes, was one of these missionaries. He had vogue in Boston. He translated the Bhagavat-Gita under the title of “The Lord’s Day,” and provided it with Scriptural and other notes intended to adapt what Warren Hastings called the “obscurity, absurdity and perverted morality” of the text to the readier acceptance of the New England Calvinist.

Meanwhile, both at home and abroad, many translations and adaptations of Eastern works have provided a tenfold fuller opportunity for students than that which the enthusiasts of the “Dial” period had ever enjoyed; and the success of Sir Edwin Arnold’s poems gave a perceptible impulse,

both in England and in the United States, to the popularization of Eastern thought. Eastern religious writings, after many centuries of service among Eastern followers more numerous than those of Christianity, are now finding a new audience among us, and are attracting the interest of many readers who are tired of the "creeds outworn" in which they have sought in vain for answers to their questionings.

And what is the nature of the messages that the Hindus may have for us of the West? Our first Oriental scholar, Professor Whitney, describes them as an "immense body of literary records which extends itself over the whole religious and philosophical history of the Hindu people." Their general history, more or less mythical, is also given in these writings with the greatest fullness. The Mahabharata, for instance, contain a hundred thousand slokas, or 220,000 lines—more than seven times the length of the Iliad and Odyssey together. On this ample scroll is written the story, real and supernatural, of the wars between the Kauravas and the sons of Pandu, whom the former had expelled by fraud from the throne of northern India. The work is cast in consistent epic form, though burdened with interminable and repetitious episodes; and whether we consider the range, imagination or power of this work we must regard it as an epic poem of the first order, though it appeals to different standards of taste from our own. It is now for the first time becoming accessible as a whole to Western readers. Chandra Roy, of Calcutta, a Brahman and a scholar, and secretary of the Bharata press, has devoted his private fortune to making a translation of the Mahabharata into English prose. The work is now approaching completion, seventy-seven parts out of ninety having been published by subscription, and it is to be hoped that this great task will not fail through lack of support by the public. No complete translation of the poem has yet appeared in any European language. In Calcutta, too, another learned Pandit, Chandra Kaviratna, has begun an English translation of the Charaka-Sanbuta, an ancient and interesting treatise on Hindu medicine.

Not a hundredth part, however, of the titles of the Hindu writings are known even by name to the Western public; but those that are accessible to us will enable us to estimate with some accuracy the significance to us of this great body of literature. What, in the main, is that significance? What is the value of the Hindu ethics, poetry, philosophy, religion, "for the study of the spiritually-minded," to use Mr. Chatterji's unctuous phrase of commendation?

The answer to the question has already been indicated. Whether as poetry, history, mythology or philosophy, they have an abundant human and an abundant mythic interest. Even as ethics these documents have interest, though in a way quite different from that which many of their most zealous students have supposed. In their freshness they have a distinctive value for the Western reader. The truths that pall on the student of our own more familiar Scriptures are vitalized anew in the Hindu guise, even though that be the older garment of the two in point of time. What new impulses we receive from Marcus Aurelius, from Confucius, from the writings of the Stoics! In like manner the Vedas are of great value by their power to freshen blunted ethical impressions.

But to those who have sought in serious faith for more than this in the books of the old Scriptures, who desire a substantial revelation, and not merely different forms of statement, ethical or religious, all this will be but a poor commendation of the Vedas. It is pathetic to see the Western student

approach these alien scriptures in the hope that there he may discover some better way among the creeds. He will find no new guidance there. It needs to be said with the utmost clearness that the Hindu scriptures do not point out any new path of knowledge, whether as to things spiritual or in the domain of mental science. On the contrary, for the most part, they are utterly crude on the intellectual side, and they point the student directly away from knowledge, except such as all studies of origin give by aiding us to forecast the future possibilities of thought. It is from no star of the East, or of the West, that the light of intellectual progress comes; it is from the forward-shining sun.

But these considerations do not detract from the legitimate value of the Hindu writings, neither those of Brahmanism nor of Buddhism. They have the most interesting human traits,—all the more interesting for their strangeness and remoteness. Even to a “seeker of spiritual light” they may have a very distinct value if they teach him that the so-called wisdom of the ancients is in intellectual matters the thought of children and the passion of youth, not the matured wisdom of the race’s prime. As regards human knowledge, the old times were young times. The old poets knew life, and wrote wisely of it. But in philosophy, ethics, religion, the “wisdom of the ancients” is in the main part untenable; it is in the main the record of great natural powers beating the air in vain for lack of facts to work on. *Chimæra bombinans in vacuo* must be inscribed upon all the ancient systems—and *chimæra bombinans in vacuo* upon all the modern systems that are not based upon the patient, intelligent, and trained investigation of nature. The coming of the Brahman shall not have been in vain if it shall teach us to study the past only that we may the better interrogate the present and the future.

TITUS MUNSON COAN.

THE CANADIAN QUESTION.

A TRIAL of fourteen years of Protection has not convinced the average Canadian consumer that a high tariff on imports has made him prosperous. A few industries have been stimulated and a dozen manufacturers and sugar refiners have grown rich, but the lavish promises of the doctrinaires have not been fulfilled. The cost of living has increased, while incomes have not materially advanced. The McKinley Bill has not quelled the uneasy feeling, though, to the credit of the Canadians it must be said, they accepted the situation courageously and sought new markets for products affected by the unfriendly measure. Many eyes turned to Washington early last year, and three Dominion ministers attempted to resume negotiations pointing to reciprocity; but they failed, because Canada wanted restricted reciprocity, while the United States insisted on a treaty covering broader lines. To this Canada could not consent, nor could she discriminate against British goods. Negotiations, consequently, were abruptly broken off. Since then a sharp debate has occurred in Parliament on resolutions affirming that Canada should have power to make her own commercial treaties. In this discussion Messrs. Mills and Laurier took the active part. For the Government the chief speaker was Mr. Foster, Minister of Finance. The debate proved interesting and developed much plain speaking, so far as Canada’s relationship to the mother country is concerned. Mr. Mills held that the colonial position was irksome, unsatisfactory, and unreasonable.

Mr. Laurier declared that there was not a Canadian, anywhere, who

"would not hail with joy the day when we would be deprived of the services of British diplomacy." "What is British diplomacy to us?" he added, "British diplomacy, so far as Canada is concerned, has been a record of failures, surrenders and sacrifices." The opposition showed that Canada had achieved the right to speak through the lips of her statesmen, amenable to Parliament, on all questions affecting her well-being, without being compelled to use the tongue of a British minister as negotiator, whose knowledge of Canada's wants was necessarily imperfect. Where Imperial interests were concerned, the minister would certainly neglect the colony, for he was responsible directly to Downing Street alone. Canada was no longer an infant colony, but a strong and vigorous possession, full of ardor for the rank of a nation, and eager to accept responsibility for her acts. The granting of constitutional government was the first step towards practical and moral reform, for it dissipated the idea that colonies were only Imperial holdings, created for the use of the British merchant.

Since then, progress has been rapid, and to-day Canada enjoys nearly every privilege belonging to independent nations. She may make her own laws, regulate the tariff, impose taxation, and, with two exceptions, appoint her own officers. The right to negotiate commercial treaties is now demanded. While Canada does not discriminate against the British manufacturer, she does not discriminate in his favor. Her tariff treats all alike. When so much was conceded, it was urged that no objection would be offered to the demand that Canada, henceforth, should have the treaty-making right, so that nothing might be withheld which was found necessary to her good government.

"And," remarked the mover of the resolution, "the colony moves forward upon one highway, and the Imperial authorities upon another. They were, therefore, no longer qualified to act for the colony. There was no longer coincidence of interests. Each must, under such circumstances, have the guardianship of its own interests, or the one will be injured by being subordinated to the other. The history of every British dependency established this. It could not be contended that the officials of the United Kingdom, in the discharge of their duties abroad, could ever be brought to give more than a subordinate place to colonial matters, which were not also of great Imperial concern. To argue that the external relations of all parts of the Empire must ever remain in the hands of the government in London was to prove that the destiny of the Empire was to mature and then fall in pieces."

The addresses of the opposition were well received by the House, though the vote, on strictly party lines, gave the government a majority of 44 out of a house of 168 members. Mr. Foster, who thought that Canada had all the rights to which she was justly entitled, asked:

"Where was the practical grievance, where were the commercial, industrial, or agricultural bodies voicing a grievance which came up to the Parliament and asked for a still further development of the Dominion's powers, giving the country the supreme direction of its affairs, and of the relations with other countries? It could not be found. The question arose, Was Canada prepared to ask for the treaty-making power, with all the consequences which would inevitably follow? If Great Britain did anything in the negotiation of her treaties to the detriment of Canada, there would be a grievance, but she did not do that. Great Britain would not include her colonies in any treaty arrangement without their consent."

Those who demanded the right to make treaties with foreign nations failed to show how Canada would defend herself should complications arise from infractions. The colony's military force is small. She has no armored cruisers in her fleet of lighthouse-inspecting and smuggler-hunting steam-

boats. She could hardly ask Great Britain to enforce her treaties when the United Kingdom had no voice in the making of them.

Last June a congress of the chambers of commerce of the British Empire was held in London. The various colonies and dependencies were represented by delegates, and resolutions suggesting closer trade relations between the mother country and the colonies were proposed. The Canadian voice pleaded for modified protection, and an effort was made to influence the trade policy of England, with a view of discriminating against the United States and foreign powers. Canada asked England to reverse her policy of free trade,—a policy to which many will be apt to attribute the greater part of Britain's prosperity,—and to put a tax upon the products of all foreign countries, including breadstuffs; Canada and the other colonies promising, in return, to admit British goods at preferential rates. This proposition, however, was considered revolutionary by the British representatives, and they opposed it. On no account would Britain ever consent to relinquish the great foreign trade for the sake of stimulating an inferior business connection with the colonies. The Britisher is anxious to do business, but he eschews sentiment, while the taxation of food-supplies is, in his eyes, suicidal. Indeed, as Lord Salisbury said, the other day, "a tariff on corn is absolutely outside of the dreams of any politician."

Canada's foreign trade has been of slow but steady growth. Of recent years signs of improvement have not been inconspicuous. McKinley's bill, though mischievous, has not prostrated the Canadian shipper, who has sought other markets for his wares. But the natural market for Canada is unquestionably the United States. That fact only the politician, but not the farmer or trader, will dispute. The inter-provincial trade has been increased since the advent of McKinley, and the exports to the British Isles have grown larger. But the showing is not, on the whole, entirely hopeful. A reciprocity treaty, based on fair and equitable grounds, is demanded by the natural order of things. The geographical position of the two countries indicates the common advantage which would flow were an amicable compact made. The high-minded and patriotic public men belonging to both divisions ought to find no difficulty in arriving at a satisfactory conclusion.

The defeat of the Republican Party of the United States, last November, after a sharp campaign, in which the repeal of the McKinley Bill, and the question of tariff reform, played an important part, must, in time, compel Canada to revise her own fiscal policy. The change may not come at once. But the eye cannot remain closed to the fact that the Dominion tariff legislation is guided largely by the policy pursued at Washington. Parliament is sitting at Ottawa now, but until Mr. Cleveland acts Canada will make no sweeping change. The rumor is out, however, that an autumn meeting will be held, when the government will bring down measures pointing to tariff reform, and with that cry an appeal to the people will be made.

In Imperial Federation the young colonial finds a panacea for all his ills. The idea is one of the grandest ever conceived by man. It forms a picturesque episode in the history of nations. But friends of the movement have thus far failed to produce a practical programme. When details are asked for, the promoter of the enterprise says the time is not ripe for them to appear. India, the pearl of Her Majesty's possessions, has no place in this scheme; but without India, of which the Queen is Empress, the federation, one would think, would be incomplete. Certainly, from the diadem the richest jewel would be missing.

GEORGE STEWART.